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TO THE YOUNG!

Honesty is the ~~True~~ ~~Mark~~

—ED.

Perserverance is a Pearl of Great Price.

GEORGE WORSLEY.

Illustrated by numerous Plates.

PUBLISHED BY THE AUTHOR,
37, WEST STREET, BRIGHTON.

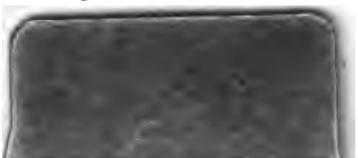
1875.

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BRIGHTON :
PRINTED BY W. RICHARDSON,
MANCHESTER STREET.

P R E F A C E.

THIS small Book being the first I have written, it will not be found abounding with fine grammatical expressions—which can at all times be seen in Murray's Grammar or elsewhere. There is no occasion for me even to attempt to use language that might not be generally understood, inasmuch as there are plenty of first-class authors living at the present day who make it their study to educate or rather add to the education of those individuals who have already received a large amount of schooling from childhood. Having to obtain my own livelihood at a very early age, I have found, during my twenty years' experience of business, many servants, respectable and cleanly in appearance, requiring employment, but unable to write their names. Consequently I have been reluctantly obliged to turn them aside, and could not possibly give them work—(I could not employ any person, not even a lad at small wages, unless such person could read an address); although at the very time of my refusing them I wanted hands—both boys and men—very much indeed.

This book has been written under great disadvantages. I was not locked in a study during its progress, but whenever a few moments could be spared from business, I scribbled down a few thoughts. Very frequently before a page could be

completed, I was called to answer a question or attend a customer. If I were asked when I found time to write it, I should have to reply partly after each meal and at the intervals which occurred between one customer and another coming in and requiring my attention. I have more than one thousand different articles to keep a stock of; and those persons that know me can vouch that I have plenty of employment—as my trade is wholesale as well as retail—and that every moment is of value, and also that I can at all times be found attending to my business with energy and decision, and endeavouring to please my customers as well as myself.

Not having seen a book that contained just what I thought was necessary to help a young beginner and assist him on his journey through life (as frequently a good beginning or a fair start in life is the very foundation-stone of prosperity and independence), the idea struck me that the publication of my thoughts might be of some use in aiding some poor half-starved and neglected lad, or some downcast and unfortunate man, in obtaining respectable employment, and thereby preventing him or them from having to seek food and shelter in a workhouse or prison, to one of which places—and too often the latter—they are frequently driven by severe weather and the devouring pangs of hunger. We cannot be our brother's keeper; but we should live for others as well as ourselves, and endeavour to do all in our power to assist our fellow-creatures, however poor or humble they may be.



PLEASE, SIR, DO YOU WANT A BOY?—*Harry Earnest* (see p. 12).



FATHER: Now, my lad, you are fourteen years of age, we cannot afford to keep you longer at school; you must, therefore, look about and endeavour to obtain a situation: for this day month you must leave school, and try to assist me and your mother to get a living. We have often deprived ourselves from having the common necessaries of life, so that we might pay for your schooling, rather than it should be neglected; as a boy that cannot read or write will have very little chance to obtain a situation or to mix in society. For instance—there is Charlie Jones, who is quite a man and cannot write his own name; he is afraid to ask for a place, as he says he has been to three shops where there are boys wanted, and almost the first thing they told him to do was, “Write your name, my lad; let me see how well you can write.” He says he has had enough of it, and intends going for a sailor or soldier when he is old enough; he won’t try for any more places. Foolish fellow! he cannot get on in the world much at sailoring or soldiering; working all the best of his time for a very small amount of pay, and ultimately, perhaps, obtaining a few pence per day as a pension; and most likely he will get a damaged leg, or lose an arm, or perhaps a small ball rather too near his face to be pleasant; or perhaps, in the very prime of manhood, he will be crippled for life, and will

be totally unable to follow any useful occupation whatever.

It was not Charlie's fault that he was no scholar. It was his father's. He was ignorant himself, and because he could not write, he thought as he had always got a living without being a scholar, the boy could. Besides, the father used often to remark, "Why should I keep a big boy about me that earns nothing? It might have done many years ago, but it won't do now." (It would have been a good thing for Charlie Jones if there had been a School Board then, so as to have compelled his father to have sent him to school; unfortunately at that time there were none, and many a poor boy could not even read a direction on a parcel, however large or plain it was written.) If he had only cast his eyes around a field he might have seen a bird teaching, as it were, the young ones to fly, so that they might endeavour to protect themselves—when the old bird was away—from injury, and escape from danger. That would have been a lesson to him—ignorant as he was; for the very fact of suffering from want of a little more meal to his bag for a few years, and consequently giving his son a chance to read and write, might have been the means of the boy getting on in the world, and in a few years—when the parent could work no longer—the son might then have been in a better position, and both able and willing to repay him back double, and thereby gladden the hearts of his mother and father in their old age.

Son: I shall be sorry to leave school, father!
My master is very fond of me. He often sets me

at minding the class, and teaching the other boys ; but of course I cannot expect you to keep me any longer. In fact, I often have wished to earn some money : it has grieved me many times to find that some boys frequently have coppers to spend, while I seldom get the chance, unless Mr. Rickets gives me a penny to fetch some errand.

Father : Have you any money, Thomas ?

Son : Yes ; I have two shillings and ninepence.

Father : How did you get so much ?

Son : I always make a point of saving something every week ; if I earn threepence a week, I save twopence : I never spend all I earn, I like to have something to spend ! I do not wish to be a miser, as misers must be awful miserable beings. I am told there was a man found dead in the kitchen of a low lodging-house, covered with vermin, and when the police searched the room they found nearly £500 in gold and bank notes ; and yet—although he was in possession of this money—he actually starved himself to death rather than spend it. Of course, he must have saved up that sum a little at a time, and miserly ideas and habits came over him, which ultimately caused his wretched end. We are told that money is the root of all evil, but it cannot be money, it must be the love of it. Money can do good, but it must be exchanged about. I wish I knew someone that would tell me how to get a place.

Father : Well, my lad, sit down, and I will read to you Dick Hope's experience :—"I was wandering down one of the streets, when I saw in a shop window a book with the following words printed

on the cover—‘Advice to the Young ! Honesty is the Trade Mark ; and Perseverance is a Pearl of Great Price. By George Worsley.’ The price of it was marked one shilling. Having but two shillings and twopence I did not care to invest a shilling. I, therefore, tried to get it cheaper, but the bookseller said they cost him nearly what he sold them for, and he could not take anything less. I went out of the shop, and as I was going home I met Bill Jones, with a grocer’s basket : he used to go to our school, but had left about six months. I said, ‘ Well, Bill, where do you work ? ’ He replied, ‘ Why, at Mr. Bull’s. I have only had one place since I left school. When I first went there he gave me three shillings and sixpence a week, and mother used to give me the odd sixpence for myself.’ I said, ‘ What ! sixpence for yourself ? ’ ‘ Yes,’ he said. I then asked him what he did with it. ‘ He said, ‘ I spend twopence and save fourpence every week, and if I get a few coppers extra I always give them to mother, as—recollect she used to keep me at school, when I earned nothing at all. My master has to-day (good luck to him !) raised my wages to five shillings and sixpence a week and my tea.’ I then said, ‘ What makes your mother give you money to spend ? she cannot keep and clothe you for three shillings a week.’ He replied, ‘ She is a good mother, and says she would rather her children have a purse of their own, than make a mistake and walk off with someone else’s purse. If you have money of your own, it ought to teach you to take care of it, as remember what you earn yourself, as a rule, is

taken more care of than other people's property.' I said, 'I wish I were you and you none the worse off. You have got a place, and I have one to get, and no one to help me only parents, but you know there must be friends as well as parents to give you a start. Who recommended you to Mr. Bull?' 'Myself,' was his reply. 'Were you timid first going into the shop?' 'No, for I had bought a book written by Geo. Worsley, and having read it I was thus enabled to see what I ought to do to get a place, and to tell the truth, through the advice in that book I got my present situation in less than a week. I must step it now—I wish you luck, Good bye!' I again went to the shop and saw the old bookseller, and said, 'Please, sir, I should like to have the book I saw just now.' 'My lad,' said he, 'you are too late—they are all sold!' I asked, 'Can you get me one?' 'I am afraid not,' he said; 'but what are you so anxious to have one for?' My answer was, 'I wanted to get a situation, as I knew a boy that bought one, and got a place the next week. He tells me it is a very capital book, and that there are no crackjaw words but all plain reading. It would be useless for me to attempt to understand words that I have not been taught the meaning of. I should get tired of it, and throw it aside. Many London manufacturers have bought them, and given a copy—as a present—to each of the boys in their employ.' The bookseller procured one for me. I read it through, and it seemed at once to assist me very much. I went into six shops one morning, and got a place. I did not speak to any of the men, but kept watching

the shops until I found which was the master, and put my hand to my cap and asked for a job. ‘Well, my man, I can always do with a good lad, if he is honest and persevering, as I feel a pleasure in advancing lads’ wages, provided they are improving; for I like to see boys clean and tidy, and above all, well-behaved—which you seem to be. You have good parents, I suppose, that have taught you. What is your father?’ ‘He works at the dairy in Princes Street, sir.’ ‘How long has he been there?’ ‘Nine years, sir.’ ‘How old are you?’ ‘Fourteen years, sir.’ ‘I suppose you can read and write?’ ‘Yes, sir.’ I had provided myself with a copy-book, and showed it to him. ‘That will do very well,’ was his reply; ‘you can write very nicely, indeed; can you wrong as well as write?’ ‘I am afraid I can, but I will try my best if you give me a trial to satisfy you. Mother is very poor, and I want to earn my own living, and be independent, and get on in the world, and save a little money, and if I live, perhaps I may be able to have a small shop of my own.’ ‘Well, my lad, what wages do you think you are worth?’ I thought I would try five shillings a week. The governor hesitated. I said, ‘If you think it is too much, sir, give me what you like; as I have not had a place before, I shall be glad of what you feel disposed to give me.’ He engaged me at four shillings a week, and I was planted at the shop of a hardwareman. The book I had bought read as follows:—

‘Now, Harry Earnest, my lad, do not be down-hearted—if you are refused employment by the first, second, or third whom you solicit to employ

you, but recollect your old school song, which the boys used to sing to the height of their voices, making, as it were, the roof of the school to shake.

“If you don’t and can’t succeed, Try, Try, Try again, and perseverance will be crowned with success.”

‘Never mind about Tom Jones or Bill Styles telling you there are no places vacant for boys here; for if they cannot get a job, it is no reason why you should not. Wash your face, clean your boots, get your clothes mended, comb your hair, and pop in the shop about nine in the morning. Go straight to the governor, bold as brass, behave yourself properly, put your hand to your cap or hat—as good behaviour has oftentimes great weight with a master who may have slovenly boys in his employ—and the very fact of your cleanly appearance might in a moment win his heart, and as you have a good character he most likely would give you employment; perhaps on your first application. Never go slovenly dressed to ask for a job. Boots not cleaned, laces not done up, face rubbed over in front—omitting to wash your neck—wiping your nose with the sleeve of your jacket, hair combed as if it were dragged through a blackberry bush: all such simple matters can be easily avoided—as it costs you nothing except a little extra care.

‘When you first appear on duty, and you are asked what you can do, answer at once—I have no objection, sir, to make myself generally useful. As to wages, never reckon your services too high, but take what your master offers. Be pleasant and

feel grateful for the remuneration ; for you may be pretty well sure that a trustworthy man of business will, as a rule, give his servants fair wages. Being the first situation, you cannot expect much. The way to proceed to get an advance, would be not to be late in the morning, or certainly not to be in too great haste to leave at night : don't watch the clock too much, as the continuation of a simple matter of that kind is often very unpleasant to your employer. If you think your time is up, and the customers ought not to come to the shop after closing time ; you should never let the customers notice it, as many persons will say to themselves, " I see I am late," and consequently will only purchase a few of the articles they intended and would have bought, had they not noticed your unwillingness to assist in serving, and your eagerness to have the shutters put up and the gas turned off. For, depend upon it, the master takes notice of all such matters, although, perhaps, he does not tell you of it.

' If your dinner-time is one hour, do not exceed it, as nothing annoys a master more than for his servant—be he a boy or man—to be behind his proper time. If you would like to have an hour to yourself, do not rob your master of it, but ask him first ! When you get it, you can do more work or play in one honest hour of your own than you could in two hours of your master's time taken without his leave and which you have no right to. Should an accident or any temporary illness befall you, so that you are prevented from returning to your employment as usual, never keep your master in suspense, expecting every moment you will arrive,

but send a message by the first boy or girl or messenger you come across to your master. He then might arrange with another to do your work, so that his customers would not be kept waiting, and you yourself would be thought far more of by so acting.

' Having been in your situation twelve months, and feeling you are entitled to more wages—supposing of course you are improved in the business—you should wait until you catch, as it were, the governor on the quiet; then, if you pop the question in a business-like manner, ten chances to one (if you really have improved) but what he will advance your wages. If you are not successful, wait longer, more than likely your master may not think you have improved so much as you think yourself: he certainly ought to be the best judge in a matter of that kind.

' Be brave, have patience, and persevere; don't leave a stone unturned, then very likely after a little time the governor will advance your wages without asking.

' Do not leave one situation without first procuring another. Should a vacancy occur elsewhere, and you think you have a chance to better yourself, you must think it well over first. Take particular care each step you take to tread firmly, as between two stools you may fall to the ground and have to begin again. Should you obtain a more lucrative situation, you must continue to act with great caution and care. You should not leave your old employer, more especially the first, in haste; give him a fair notice to leave, bid him farewell with

about the same kind feeling as you bid good bye to your old schoolmaster, one thinking, I am sorry to leave, and the other remarking, I am equally sorry to lose your services. It is most important to you that you should leave the old employer pleasantly and with good feeling. Leaving the last situation pleasant might do you a large amount of good at some future day. Much better to meet the old governor with a friendly shake of the hand, than to pass each other with a black and stern look. Be sure to practise your writing, and arithmetic at all times when an opportunity offers itself, as it would be impossible for you to improve too much for your own future prosperity.

'It is of the utmost importance that a servant should possess a good character—a character that will bear any amount of investigation—for without such, he or she, will stand very little chance of obtaining honest employment. Always endeavour to guard against the enemy—slander; for remember that the slightest stain or blemish on your character may be compared to a snowball, which on first sight, a child might take up easily; but once set it rolling down the hill, it collects as it goes, not only snow, but also stones, which are very hard. So many persons, either through envy of your abilities, or spite at your success, do all in their power to hurl the deadly ball of slander at your head so as to blast your reputation. Constantly bear in mind that the chief weapon to possess, so as to enable you to successfully defend yourself against the attacks of all such wicked and malicious persons is —truth !

“ Human cowards with slander’s mud vainly try
to smear your reputation—Truth is the cleansing
flood to undo the operation.”

‘ Never make a trouble of being cheated of a
little cash, that can be replaced, but when you
hear your character is at stake wake up and stand
firm ; never allow jealous parties to use your name
as a degradation ; remember what was stated by
that eminent writer—Shakespeare :—

Who steals my purse steals trash : 'tis something,
nothing ;
'Twas mine, 'tis his, and has been slave to thou-
sands ;
But he that filches from me my good name
Robs me of that which not enriches him
And makes me poor indeed.

A servant without a good character may almost as well be a ticket-of-leave man—one who is constantly worried by being watched about hither and thither until his life becomes a perfect misery, and he often cares but little whether he dies or lives. Again, a servant without a good character may be compared to a shipwrecked mariner, clinging to a broken spar and driven and beaten about by the mighty waves of the Atlantic Ocean, having a heavy heart and feeling as it were he is lost for ever ! Each day seems to look blacker on the poor victim who so foolishly allowed the golden ball—a good character—to roll from him, when with a little more precaution he might have stopped it easily, and have thus saved himself from misery and unhappiness.

‘ If you are ordered to sweep up the shop or the office, and a coin should be found on the floor,

never cultivate the idea that because no one saw you pick it up it is as much your's as your master's ; but with firm determination say—I will never be called a thief ! as robbing begins, perhaps by taking pence, and after, shillings, and if you are not checked, a cash-box would be taken the first opportunity : and in many instances the desire to get money is so great that forgery is resorted to, and instead of being a star to society, you would be cast into prison and possibly end your days in solitary confinement, although but a youth in age, yet most likely causing your kind and loving parents to grieve, pine away, and die ; and this entirely through your wickedness.

‘ When in possession of cash that does not belong to you it should immediately be given to the rightful owner or applied to the proper purpose.

‘ Should you find or come across anything that is not your own, secure the safety of it, so that you may without a moment's delay, cause it to be restored to the rightful owner ; and never, under any circumstances, think of keeping it for your own benefit, but always bear in mind the good old motto—“ Honesty is the best policy.”

‘ Confidence once placed in you, your employer will order you to collect accounts. You would then probably be in possession of more cash than you have hitherto been allowed to take charge of. Keep on the right side yourself ; and the way to keep right with the governor is to immediately take wise precautions : purchase a pocket-book, and make a distinct entry of each transaction, not blunderingly, so that you yourself can hardly

understand it. Enter each item plain ; notice well that your spelling is correct as you proceed—as a good writer and bad speller is even worse than a bad writer and a good speller. As an example the following will be found useful :—

February 16, 1875.

Mr. JONES, Albany Street.

Cash ...	£	4	19	5	
Discount ...	0	2	5		
Returned Basket ...	0	3	6		Paid over,
Overcharge on Saucepan	0	0	9		Feb. 17/75.
Minus one Cover ...	0	0	6		
	£	5	6	7	

Draw a line under each cash payment, so that the order or remarks made respecting one customer may not get confused with a separate transaction, in case it might lead to errors. A stupid blundering mistake or an indistinct entry might cause you a lot of trouble ; in fact, if it was a money matter, the governor might think you had appropriated the cash to your own private use.

‘ Directly an error is discovered, try by every means in your power to correct it.

‘ Carelessness often causes black marks on your character ; and perhaps a trifling matter might cause your character to be at stake at the commencement of your prosperity. Do not require the eye of your master to act on you the same as grease to a wheel, thus causing him to be near in order to keep you moving. Work equally well when you are alone, as when he is at your elbow pushing you forward.

'If you are required to do any kind of work that you may think menial, such as cleaning boots, knives and forks, rubbing windows, or sweeping the pavement—although it may not be your regular duty—go at it with pluck, always bearing in mind that, while you are doing one job, you cannot be doing two. Time employed in pleasing your master is much the best, and you will sure to be the gainer. Many rich merchants and others who hold important and influential positions were at one time errand-boys—but not lazy, dissatisfied boys—but boys that if the governor did not set them a job, always found one for themselves. Only this day I was reading of a wealthy baronet (Sir George Elliot), one of the richest men in the country, who was when a lad a miner, and worked hard with a pick and shovel. He is now a millionaire, and a member of the House of Commons. No doubt the secret of his success was tact combined with perseverance—qualities which always meet with a proper reward.

'When trade gets a little dull, and some of the hands can be dispensed with, the very fact of you having been noticed as a willing lad, would obtain you reward, as your services could not well be dispensed with, as good lads are frequently scarce and not easily found. Instead of being discharged with others, you would be told quietly that you are to succeed a much older hand than yourself that had just left. Although you began at the lowest wages, your perseverance combined with honesty, would raise you up a step at a time until you arrived at the top as a confidential, which oftentimes is the most lucrative position on the establishment.

'To dress yourself to the height of fashion would not by any means increase your respectability; you need not dress slovenly, but suitable to your station in life. A servant attired in plain clothing, neat and cleanly, and becoming fashion, would be thought a great deal more of than a showily dressed swell, or what some people might call "a good get up"—not a wrinkle to be seen in his coat, and his trousers fitting him to a nicety, so that you would fancy he must have been melted down first, and then poured into them. Mark his onward course through life—a dandy man will have smart clothes; if he cannot get them one way, he will another, for he won't be particular how he gets them, so long as he does get them. There is an old saying that "the higher you place yourself on rotten ground without a good foundation, the greater fall you must certainly endure." He being a heavy swell, must have a smart wife, with about four or six rings on her fingers, flash ear-rings, but not up to much, nearly all outside show, and very little gold could be sweated out of the whole lot. She also would be dressed quite as smart as her husband; it would be impossible for her to pass a draper's shop without having, as it were, a regular feast of fashion, as she would not like any of her companions to see her in the street unless she was dressed quite up to the mark: she would rather go without food or fare badly than wear an old-fashioned dress; she will try all in her power to imitate a lady of position and far above her station in life. Consequently she—like the dandy man—would not be particular as to trifles. But the end is not good,

for without friends their position is too often a prison, workhouse, or semi-starvation.

‘ How different we find a quiet dressing young man ! He has no desire to imitate or even associate with the dandy man ; he would rather appear worse off than he really is than attempt to ape the gent or fop. He has a dislike to imitations ; his desire would be to act honestly and uprightly, and to so govern and control his conduct that he might obtain the respect of all with whom he came in contact.

‘ Mark his onward progress ! His worldly ambition seems to be—Honesty—Perseverance—Sobriety—and Respectability, to attain which, he takes every precaution, pursuing an onward course quietly with a firm and sure step. His conversation does not turn on religious matters every moment ; he is not a straight-laced mumper taking note the exact time the minister arrives, and following himself almost at the very same moment, and placing himself in a very prominent position in church or chapel : Nor does he carry under his arm a large book full of streamers similar to a child’s sash, so that every one may know he is off to worship. He does not think his voice superior to most of his friends, nor sing, or rather make more noise than any other person, nor does he look around often to notice how much he is admired : nor wait outside and try to shake hands with everybody, more especially the young ladies.

‘ Guard against such men ; for should you trust them with any money, or allow them to be a guest in your house, you may depend upon it that you

will rue the day. They may be white without, but they are black within, and nothing better than wolves in sheep's clothing. Do not misunderstand me, and fancy that I disagree with any young man or woman desiring to be religious; far from it. I like to see the wheat separated from the chaff. We are told there is a time to be sad, and a time to be merry; but I do not think religion was intended to make us and every one around us miserable—mourning and grieving about all day long, as by so doing we undermine our constitution, and injure the health which God has given us. God should be worshipped not only on the Sabbath, but always; the heart, as it were, should be continually lifted up with thankfulness and adoration.

'Tis religion that can give
Sweetest pleasures while we live;
'Tis religion must supply
Solid comfort when we die.

I am always pleased to find a servant happy! Is there any reason why you should put on a downcast look every moment, because you profess to be religious? On the contrary—if your religion is genuine—you will almost constantly wear a smile. If you study to love your neighbour, you should do unto others as you desire them to do unto you. Act honestly and be just to yourself as well as to your customer. A joke sometimes in business relieves our minds and often adds pleasure, both to the customer as well as the seller. I recollect having heard of two gentlemen who, although they were possessed with great wealth, were bad, wicked men, and had been so for many years, and of a

poor old labourer who was well known in the village to be a respectable, hard-working man. The old man was always at chapel whenever service was performed : he was nicknamed " Religious Tom." He was met on the road by these blackleg gentleman, who told him that if he answered their question they would give him half-a-crown. He replied, " If I knows it myself I will." The question was, " Which is the straight road to heaven?" Tom replied, " Turn to the right, gentlemen, and keep straight on." They paid him the half-crown, but were completely silenced by his reply.

' After remaining in a situation some few months you ought to commence saving money ; when you are single, that is the time to begin. The most difficult matter would be to save one pound, as it is wanted in so many ways ; but remember, where there is a will there is a way. Having saved one pound, it would be comparatively more easy for you to get a second pound, and so on. When you begin to save, do not make money your idol or your god, as that would be a greater sin than to spend all your money as it comes into your possession. If you pass a poor creature that a copper would be useful to, and you can spare one, do so, but do not ask too many questions or attempt to wound the poor man's feelings, as his poverty is quite enough for him to be troubled with. But to be over-generous is also a sin, as giving away what you cannot afford is no charity, as others may have to suffer through your indiscretion.

' Having lived in one situation a few years, and *studied* to please your master all you could, by

looking well after his interest, which he had noted down on many occasions, and he had taken particular notice of some small ideas of yours as to saving ; he came down suddenly one morning when you had about thirty pieces of string which came off packages, and which had been swept away with the straw in the yard, and which you were coiling up singly. He said, " What are you doing there, my lad ? " " Tying up some string, sir, which I found among the old straw." He said, " What use is it ? " " What I have found this morning will save a sixpenny ball of string." " Ah ! a very good thought, my lad ; and what is all that bundle of paper there ? Have you been sent out for waste paper ? " " No, sir ; that is what came out of the cellar, for when I see odd pieces of paper among the rubbish I throw it down the cellar, and when I get enough, and have no orders to attend to, I straighten them all out and clip off the ragged ends, and string them up, and hang them behind the counter, as it saves new sheets, for they do very well for tying up nails or little odd things that are not very particular." " What weight do you think there is in that lot ? " " About thirty pounds, sir." " What do you pay for waste paper ? " " Twopence a pound if it is decent, but only a penny if it has ragged ends." The governor appreciates a careful lad ; he did so in your case, and you were spotted—not to be discharged—but to be put up a stage higher behind the counter at an advance ! Still persevering, not losing a penny customer if you can supply them, if you have not got what they want, they are bound to buy some-

thing else, as you have capital tact, you are not a fellow to crawl upstairs to get any article a customer wants, and cannot move out of your regular pace to please any customer, even if they are in great haste. You would oftentimes be left in the shop alone, and probably if three or four customers came in you would be noticed going up the show-room stairs two steps at a time, almost like a sailor climbing up a rope ladder, so anxious are you that a customer should not slip away to another shop. Such conduct in performing your master's business cannot but work favourably towards yourself.

'The traveller who has represented your firm for five years, for some reason or other is leaving hastily. The governor in a regular fix calls you aside, thinks you are too young to travel, but on account of your previous saving and business habits, combined with honesty and perseverance, he is determined to give you a trial. You pack up your bag and receive full instructions : off you go unexpectedly on your trial trip. If you succeed you are to receive the same salary as the last traveller provided you travel twelvemonths and give satisfaction to the governor.

'Do not solicit orders with the heels of your boots down, or wearing a shabby hat or threadbare coat, or with a slovenly-looking parcel ; as some shopkeepers might say, "Poor fellow ! I thought he was a swell out of luck and wanted a copper." It does not add to the respectability of the house you represent, if you are not respectably dressed. Shopkeepers are divided, as it were, into three distinct classes—First, Second, and Third.

‘A first-class shopkeeper, or what may be termed a thorough man of business, would act similar to this: You go into the shop, perhaps as a stranger, approach him at once, or as soon as an opportunity offers; you would not find him slip away leaving a poor commercial stuck near the door like a wax model; he would be pleasant and civil, and would have no objection to see your samples, even if he was not a buyer just then. He would argue in this style: I like to know what people are doing, that is the way I get my information, no matter where I buy, as I must pay for the goods whether bought of a stranger or of the regular people. If he could not buy a parcel, he would not detain you, but would take your card, and remark, “I will see what I can do next time;” thus giving you an opportunity to be off quick about your business, with no unnecessary delay. He considers the time of a traveller too valuable to waste, he is considerate and charitable, and won’t allow you to lose a train, as the loss of a train might spoil a day and upset arrangements for the rest of the week, besides the loss to you as a commercial, which he is pretty sure you cannot afford.

‘A second-class shopkeeper, upon your introductory card being presented, will read it carefully through, even more than once, and with a deep sigh will say. “Ah! hem—well, how do you find business? we are very dull, you wish to show your samples, pray don’t trouble yourself.” He will evade ideas of giving you a line, he quite agrees with what you say, and would keep you talking for an hour, wants to see the goods all the while, but

keeps telling you not to trouble yourself—very stupid, indeed! for what on earth is a traveller sent out for, but to trouble himself? If I had a traveller that did not care to trouble himself, I should soon cross him off my list. However a few of your samples exposed on the counter, he looks at one, and leaves you once more, stuck near the counter with samples open, and instead of settling quick, takes a fancy to serve every little fiddling penny customer himself, when at the same time there may be two or three men beside him almost idle; he is afraid commercials are sharpers, some may be, but not as a rule. After badgering you about some time, another sigh, "Ah! hem—well, you can send me half-a-dozen at 4s. 9d., half-a-dozen at 3s. 6d., half-a-dozen at 5s. 6d., half-a-dozen at 8s. 6d." "Let me make them dozens, sir?" "No; that will do very well at present." Gives you full particulars as to what carrier to send them by: he is so afraid he may lose a farthing by the extensive order, or the wrong carrier might get hold of them.

' Third-class shopkeepers, as a rule, unfortunately make a mistake, and fancy they are first-class men; but all bosh! This is as near as my humble ability can describe them: It would be most difficult to get an interview with one; the foreman does not attempt to approach him until he has done cutting his finger nails, or at some given signal, sometimes by a stifled cough, or a tinkle, tinkle, tiny bell. Seated comfortably in an arm-chair behind the sacred curtain, as it were, installed on a lofty throne, near the ceiling of his shop: to

be allowed the privilege of even a glimpse at him, would require almost as much introduction as if it were the Prince of Wales you were wishing to see instead of Shopkeeper No. 3. He is the Grand-Master, and requires a large amount of homage; indeed, patience and perseverance on your part must be extended to the last extremity, as he won't allow his shop to be filled with a lot of commercials' boxes or bags, or allow his counter to be covered with any person's samples, or his varnish in any way to be marked or damaged, as it would look certainly out of character, as his establishment is a respectable one. His throne may not appear decorated with gold bars, and oftentimes there is a very small amount of real gold within his desk. The sacred curtain is pulled aside only to what he calls first-class swells, not travellers of any ordinary or petty house. Many heavy swells have made sad mistakes in following too much the shopkeepers' ideas, ending not as they themselves or their friends would wish.

' Having hurriedly travelled one week, and encountered difficulties you have had no cause to complain; recollect travelling for business is quite different to being at home, merely taking customers' orders as they call on you: it seems almost like commencing a new life, or serving your apprenticeship a second time.

' Tact is very necessary to a traveller; perseverance cannot be dispensed with, unless you would like to send a blank sheet every night. You have succeeded beyond your expectations, that is quite good enough for a start, it is a step in the

right direction, depend upon it. You appear at the office next morning, the governor is seated in his old corner. "Good morning, Harry; I saw your sheet this morning, not bad for a youngster, I think you have covered the ground rather sharp, do your business well, don't be too hasty." You receive instructions, accounts, &c., and are off again, more spirit, nothing daunted. You think of the mason, with such a small chisel, and a task before him, to cut a hole through a solid piece of granite-stone, but with perseverance and small strokes, well aimed, he succeeds at last; this example has a good effect upon you and prevents you being disheartened when only a few orders are obtained.

'Do not under any circumstances allow your order-book to be made a second-rate article; continue to enter distinctly the remarks and desires of the customers, as recollect you have to meet them again: you may feel annoyed at times with some customer's uncharitable remarks, pocket them rather than lose a customer, particularly if he is a good one to part; don't give vent to your feelings when a crotchety customer forgets himself; you keep cool, as there must be two to make a quarrel: if you feel you must say something, say it to yourself, like the boy who gave himself satisfaction and kept his situation by laughing at his master inside instead of outside.

'Empty packages seem to be the most unlikely items to settle comfortably or pleasantly. Shop-keeper states he has returned a box or crate. *House gives no credit, say not to hand.* Two

shillings and sixpence brought forward as a balance journey after journey. House still obstinate, won't move a peg to please any one of their customers. Shopkeeper gets short-tempered over it, and the poor commercial gets it hot, almost the moment he arrives: a shake of the hand is too much for the customer to offer, just because of the humbugging old package. I would advise you rather than lose a customer, to square it with him, even if you lose a shilling or two yourself, for it would be money well laid out, as you should keep your customer smiling all you can. At the end of the year you can easily bring the matter before the governor, and if he is at all a reasonable fellow, he will surely meet you in the matter, and certainly cannot fail to think you tried your best not to lose a customer.

‘ You must be careful not to offend the head-clerk, as he is oftentimes of more consequence than the master—(head-clerks ought to have a turn at travelling, perhaps that would make them correspond more charitably).

‘ You return a second time from travelling, having covered many miles of country, and seen most of the customers. Considering you are a new face to them, you have been successful, and have given as much satisfaction to your employer as the last representative did whom you succeeded. You are, therefore, now engaged as the regular commercial, at a fair salary and commission.

‘ It will not at all times be pleasant for you, as a quiet plodding fellow, to be compelled to associate with a large number of travellers, as temptations will thus be put in your way. You must therefore

be careful what company you keep ; steer as clear from companions that would do you no good as you possibly can. You need not make yourself obnoxious at all, do it quietly, excuse yourself, you can easily make a call or two, anything to clear away from transactions that would not be a credit to you. It is easy to get into trouble, but very hard to get out of it ; besides the unpleasantness of an affair, that with a little caution you could avoid, and thus save yourself much anxiety. Some smart fellow stopping at the same hotel would perhaps call you an old-fashioned buffer, and another would try you on at night for a game of cards, billiards, pool, or shell-out—it is a very appropriate name, “ Shell-out game,”—it is a game and no mistake, especially when you forget yourself; it is so exciting, but it is oftentimes a poor game for the player in the morning, headache fearfully bad, and not very good-tempered. They were not only playing shell-out, for they forgot in the midst of their excitement that they were not playing, but were in reality pouring in, and as they began to pour in the liquor they soon shelled out the money. I have more than once had to lend a commercial money to pay his fare home ; as he had played shell-out and lost the lot. They often go to the bad, as they would rather pay the firm’s money than be called shabby at billiards, or a quiet game at cards. There are many similar characters on the road, but their career is very short indeed, they lose the first chance and it is all up with them, faith and confidence in them once lost cannot be *easily regained.*

' I think the following description of one will be found something near the mark : Smartly dressed, billiards seems to be his great fancy, as at all times he is ready to join in a game. If a new shape overcoat can be procured, he is the first to attire himself in one. Off comes his coat, shirt-cuffs very visible indeed, gilt links and studs, watch chain, extra large cable link, ring, a full size paste imitation of a diamond, supposed to be of immense value, hair thrown each side of his head, similar to a female who has her hair cut short for curling, and parted in the middle, he is not always successful in growing a long beard, which would make a fine addition, they generally have a very superior moustache well cultivated. I recollect noticing one at a hairdresser's shop, having it properly arranged. He was evidently off to a party, a small portion of black dye being added, so that he might supersede his fellows. Curl papers are at times found in his bed, in case his hair might break off in the night, and he appear at breakfast next morning with a few hairs shorter than the rest. Unfortunately for him, he is not long on the road ; he cannot keep up such extravagant habits with his usual salary. (See plate.)

' He is missed from the hotel at his usual time ; being so attractively attired, he would consequently be more noticed. The hotelkeeper makes inquiries about him (of course he could do no other, as he was a good customer), wondering how he is and where he can be got to ; he finds out something is up, or gone wrong, and instead of a cab driving him as usual from the station to the Commercial Hotel

with his packages, the prison van has given him a ride, and after his time has expired he is quietly handed, as it were, out of the side door.

‘ His character gone, discarded by former friends, cast out from society, he would often be seen, not as president of the commercial table, or loitering at the door of the hotel smoking his sixpenny Havana, but at the corner of a by-street, a customer to the coffee-barrow—Good meal 2d., coffee slops, toke, and grease. His cloth would be changed. Coat, given him by an old uncle, much too large ; vest tied in with string ; trousers patched at the knee ; boots well down at the heels. He had plenty of friends at one time, when he was called by the nickname of *Lord James*. (See plate.)

‘ There will also be found other noted characters, they find plenty of similar acquaintances. Unfortunately one of them has taken possession of the easy chair near the fire, won’t budge an inch, in case he may be superseded by another seatholder. He has travelled more years than these boys around him are months old : he would not allow his remarks to be criticised, nor his opinion called in question, as he considers that after his length of years it would be impertinence on their part to do so.

‘ If these venerable old gents were at all times to have their way, then the old toast must be done away with altogether, that is, “ Hoping every son may supersede his father in knowledge,” or, “ May he be a better boy than his father ;” progress would then come to a standstill.

‘ Sons should receive all the knowledge that can possibly by fair means be given them, and



THOUGHTLESS-EXTRAVAGANCE—BEYOND HIS MEANS!

Salary :—£3 per week and expenses.

Expenditure : £6 per week and extras!—(See p. 33.)





LAST EXTREMITY—CHARACTER LOST—NO FRIENDS!—(see p. 34.)



as years roll on they gain experience and form new ideas.

'Had some of the old boys been told that we should be able to send a message from one part of the world to another in a few moments, they would have said, "Are you mad?" or, "What are you thinking about?—you might as well get a ladder and try to reach the stars!" Impossible as it then appeared to them, yet it was done. But it was not the old boys, but the young ones that did it. As they grew knowledge has grown with them; experiments have been tried to a large extent; one invents, another takes note, and actually seems to improve at once on the last man's brains. The time may soon come when steam-engines will be driven under the English Channel from Dover to Calais; for what appears impossible to one generation is quite possible to another. The old commercials must recollect they have had their turn, and of course the young branches must, as it were, spread out their leaves in finer form. I am always pleased to see a young man taking note of conversation. What is the use of being like Egyptian mummies when business is over? We are apt to think they may be snakes in the grass, if they are so still.

'But we must not attempt to jeer at old age or grey hairs; consider ourselves old, should we admire a parcel of insignificant boys, whom education should have taught better, to jeer us? No, certainly not; then let us do to others as we would that they should do unto us. If we cannot agree with them, part friendly, not whispering in your friend's ear, or a stifled laugh.

' Sometimes you come across a genial aged gentleman as a traveller, possessing winning ways, always a smile on his face, is so agreeable he seems to be admired wherever he goes. You, therefore, cannot wonder if he marries a young lady with money. He has not any particular corner in the commercial room that he claims. He makes himself very pleasant; if he cannot get one seat, he takes another. He always has a joke ready, and it is quite a pleasure to be seated near him. He is a jewel in himself. Old age in the natural order of things brings trouble. Young men can get about in society, and to a certain extent be relieved from it, or shake it off, but an old gent as a traveller cannot fail to have crotchety ways: a second call troubles him, as he cannot walk as he used to, and in many other matters he often finds himself superseded when he goes for his orders, and that some one has dropped in the day before and obtained them. Young men can get about and secure more; an old commercial cannot so well. As such, when we find crotchety ones, take no notice, and at all times avoid remarks that might wound their feelings.

' Before I proceed further, I think it a duty to make a few remarks to those who are blessed with aged parents. I am sorry to state that too frequently, when children leave their homes, it is, as it were, out of sight, out of mind. Do you think, just because you are living away from home, that your features are forgotten? No; your old sayings, your stature, your old seat in the house, your former place at the table, a remnant of a few flowers in a pot or in the garden—are not out of

sight, but are constantly remembered by your parents, and each item seems to bring you vividly before their minds with serious thoughts and a sigh! "I wonder how James is getting on: it is such a time since he wrote?" That in itself is a grief. Recollect you were carefully fondled at the breast of your dear mother, and dandled on the knee of your kind and indulgent father, and brought up with tenderness and care. And when some do visit their parents, or write to them, instead of doing all in their power to comfort them in their old age, they do all they can to annoy them, by getting into trouble and asking their parents to help them out. There are but few parents who meet with their children in trouble without having a kind feeling towards them, which is too often taken advantage of. When you write to them, give them a chance for a smile upon reading your letter, for it must be a pleasure to parents to receive a letter that is kindly worded. Don't continue to worry them with bad news. I have seen parents the very thought of a letter from, perhaps, a son or daughter has caused their faces to turn pale, fearing as the last letter was bad news, this may be worse. If they are needy, never write to them unless you enclose a small postoffice order or a few postage stamps. Perhaps you may say—I cannot afford it. If you are single you could afford it, and often if married you could assist them. If there is a will there is always a way. You may depend upon it, you would lose nothing by it. I do not say you can afford to keep your parents with limited means, but even a small amount of assistance might often-

times heal a large amount of heart sorrow and comfort many miserable homes.

‘ Depend upon it, although your parents are receiving a small pittance only from your limited means, they are extremely grateful and at the same time very sorry they are not in a better position in life. A second thought may strike you. Supposing you were very poor and your parents could spare even a small donation in your favour, such as a gown for your wife, or coat for yourself, or a small present for your children—would they pass you by as it were without a thought? No; they would feel it a great pleasure to assist you, even sometimes more than their means would allow. But parents are parents, and have in most cases a feeling heart towards their children.

‘ I recollect hearing of an old man who was met walking many miles from his home, with a bundle and a stick. He was asked by a neighbour, “ Well, friend, where are you off to?” He replied, “ My boy has run away again; I am going to try and find him.” His friend said, “ Why this makes three times he has run away; take my advice, let him go, and do not go a peg after him—he is not worth it. I would not myself.” Then comes the parent’s feeling reply, with tears rolling down his cheeks, “ Ah! it is my son, not yours. I must try and find him, if I can, for I cannot rest until I do !”

‘ When you visit them do take them some small present, not so much for the value, but to show that you have a kind feeling toward them, as this is *even more than* money to them. Tell them

as much good and as little bad news as possible, as by so doing you will benefit yourself. Have you seen the picture of the old grand-dad playing with the grandchildren, having one on his knee and one on his shoulder, and have you noticed the pleasing smile on his face? If you have witnessed the pleasing sight, and are possessed of aged parents, you ought to be thankful that you have been allowed such a privilege—a privilege of no mean character. Remember that many others have been left orphans at a very early age (their affectionate and loving parents snatched from them by death), and consequently deprived of the comforts of a home and the guidance of the dear departed ones. Many such have led wandering lives, and have scarcely known where to lay their heads or how to obtain food; while you have been provided with the necessaries and many of the comforts of life.

‘The happiest man is not he that has most money, but he that feels pleased and contented with his present position, however humble. Depend upon it, we cannot comfort our parents too much; and we must not think it a trouble, but a sacred duty to do so, as by so doing we are sure to be rewarded, for not only shall we have the satisfaction of having pleased them while living, but after their death we shall have no guilty conscience accusing us of having neglected our duty towards them.

‘I knew personally a case of a young man who had lost his father when quite a child; his mother had a hard struggle to keep herself and child until he was enabled to earn a few shillings per week. She was determined the boy should have as much

causing the shopkeeper to appear as a liar: but he would reply, "Indeed, sir?" If unsuccessful, he would say, "Well, I hope to be more fortunate in future," stating at the same time he was sorry he could not get an order this time.

"If you notice him and his doings before, as it were, he takes a journey, you would find that he looks over his samples, and "spots" out a few new things as pocket baits. All travellers should lead a customer on with a pocket piece, as a genuine bait. If he cannot get you at the hotel, he takes care you shall see all the new goods, but so neatly and cleverly does he draw first one article and then another from his pocket. He also, outside the office, leaves a small bag, for if they won't see the large bag they shall see the little bag, and before you can recover yourself he has the first line, and winds up the clock very nicely indeed, and makes the customer look around on arrival of the invoice.

"He speedily replaces his samples in their old quarters, and is soon off to the next customer on his list: does his business, and then does a little for himself by way of a feed, a meat tea or late dinner. This performance over, he would be found at the writing-desk. Having written all his letters, he then takes a seat in the easy-chair, and has a glass of grog and a well-earned cigar or two; has a chat with a jovial friend near him, a joke or two, and thus passes a happy hour. He retires to bed (not too late), and is up in the morning like a lark, remembering that the early bird catches the morning worm. Before the lousy boys are out of bed,

he has earned a sovereign ! A call or two, as an addition, and then he is quite ready for a good breakfast. This over—no time wasted—he would keep going through the day, not blustering but quietly, and doing business satisfactorily, and, if possible, would the same evening be off to the next town. His idea is to commence business the next morning fresh, as a long journey to travel takes a certain amount of perseverance and strength out of him, besides spoiling part of his day. If he is a married man, he will take particular care not to leave his home longer than can possibly be avoided. He has method in working his journeys, so that he may be at home as often on a Sunday as circumstances will admit, and at as little expense as possible. If he has a pound to spend, he is desirous of dividing it with his wife and children rather than sit down at the commercial table on a Sunday at the inn or hotel, where oftentimes the expense of the dinner is small in comparison to the cost of the wine introduced afterwards, and which cannot be paid for with the ordinary dinner allowance. Oftentimes the rosy-nosed president seems to make wine his regular attendant, being extremely partial to the juice of the grape ; and many who are not at all desirous of partaking of any, as a glass of ale or water would be preferable to them, yet when they are in Rome they have to comply with the rules of Rome, and consequently have to pay a large share of the expense, although perhaps they have partaken of merely one glass—outside value sixpence.

‘He would not be a Sunday sluggard, by lying in bed until nearly dinner-time, but would be up

and dressed ready to attend divine worship at least once a day. He is not a bigoted member of some particular sect who would rather stop at home unless he can hear one particular minister ; all he wants to hear is the Truth, no matter if it emanate from a church or chapel minister. He considers that after toiling all the week, Sunday should be a rest day, and not for pleasure-taking or rambling here and there, cab-driving or journeying by rail. He don't admire, and in fact won't, work on a Sunday or encourage others so to do. After a Sunday's rest and quietude, Monday arrives, and we should be ready for work, and full of energy and perseverance.

' He still continues to act honestly towards himself and the same to his employer, by making the best use of his time, and devoting his energies and trying his best to do a good trade by not wasting time, as past experience has taught him a lesson, the value of time, the value of character and the value of confidence, and also the value of a good name, and lastly the value of honest, hard-earned money. People may say what they like, but depend upon it money makes the mare to go ; money is the friend in need which must be a friend indeed ! Do not spend more cash than you can afford, in case you may lose the pocket-friend, as the secret of prosperity is kept from us, and also the secret of adversity.

' Ill-health may befall any of us, and in a few days a robust, strong, powerful man may be felled to the ground as helpless as a child. What is to become of you if you are penniless ? Friends

needy themselves could not afford a farthing to assist you to defray expenses, and you not having prepared for a rainy day—what a pitiable position you would be placed in! But whose fault would it be? If you had prepared for emergencies, by saving a few pounds when you had the opportunity, what an advantage it would be not only to yourself but to those with whom you were compelled in case of accident or sickness to cast your lot with during your affliction.

‘It is an useless and a very ridiculous remark to make, “There is no occasion for me to stint myself, as I never remember having a day’s illness in my life, besides, if anything was to happen I must do the same as many others—go in the hospital. I shall trust to Providence, for it has always been kind to me, and I hope it will continue so.” You should take a lesson from the little ant, and many other insects. See how they prepare for a rainy day! If they were to trust to Providence they would be starved to death or would perish with the cold.

‘There is another error which is too often followed out to the letter. People sit down so quiet, so contented, till they nearly starve themselves and ruin other people. They keep waiting, as they call it, until Providence turns up something in their favour, instead of hunting about and trying to stir up something for themselves. If you do not try and help yourself it would be out of character for friends to help you, as all their money and energies would be thrown useless away.

‘ To secure the pocket-friend will require a great amount of care and study, but it is labour in a gold mine, where toil extracts the rich metal, but sense and judgment alone enables us to enrich ourselves therefrom : for many who seek for gold find it, but few husband it with care. Many seek knowledge by study, but few use that knowledge with discretion enough to ensure respect on earth and everlasting happiness.

‘ When you go to market for private use always go cash in hand, as purchases which are paid for when they are made are limited to the purchaser’s wants. There is nothing like having to count out your money when the article is bought to make people economical. The amount of indebtedness incurred is not much considered when the pay day is so far off. Persons who do all for cash know how they stand and what they can afford ; real wants are few and can be gratified for cash : at all events, they should be limited to what they can pay for in cash. If this rule was strictly carried out, how much anxiety, how many sleepless hours, how many heartburnings, disappointments, and regrets would be avoided !

‘ You have perseveringly struggled through difficulties, overcome opposition ; temptation of various kinds has been thrown in your way, but the quiet, active, and thoughtful ideas which from your commencement were always a prominent feature in your character, have gained you reward, for you are esteemed by your employer as well as by many customers. A civil and obliging lad never loses.

You must not expect to be paid for every small matter at the time, only wait patiently and you will be sure to be rewarded.

' You have now a good stock of clothing and a nice little sum in the Savings Bank, and wages gradually increasing. Above all, you have not been led away by the empty bubbles of pleasure, although many were continually trying all in their power to entice you, and had they succeeded you would soon have lowered all 50 per cent. in your master's estimation. You may depend masters know pretty well if their servants keep good hours: they know oftentimes a great deal more than servants think they do. Fortunately such company did not suit you: their slang conversation you felt was no recommendation to you, as you wanted to push forwards, not backwards, and to be spoken well of, as you knew that a good name was more desirable than great riches.

' Hence your name stands "A 1" in the market; you have in your possession a spotless character. What would thousands give if they could exchange a bad character for a good one?—for it is well known that many rich people would give nearly all they possessed if they could erase from the minds of other people the bad impression their actions have caused.

' Sad news arrives! Death has severed your dear father from you unexpectedly; you had but a few hours' notice, and only arrived just in time to exchange a few words with him—poor fellow!—before he departed this life, which he did with a full assurance he would be landed safe on Canaan's

shore, from whence no traveller returns. Your poor mother left without a supporter and no means. You remember that she had deprived herself of comforts and even necessaries in order to provide for your education, and therefore you endeavour to make her some amends, by seeing her at least once a week, and allowing her a third of your wages.

‘ You, of course, felt thankful to Almighty God for sparing your parents so long, when so many poor boys lose their fathers when quite young. You thought, suppose I was like poor Jack Knownothing, that could not read or write ; why now poor father’s dead, me and my mother in that case would have to be taken to the workhouse ; what situation can I get ?—nothing but a boatman’s boy, or hostler lad, or very likely a mudscraper. But how different !—blessed with parents that were kind and thoughtful, and extremely anxious I should not suffer such privation as they had for want of education—(my father had many chances to better himself, but being no scholar was compelled to decline them).

‘ Wet or dry made no difference to you. You must visit your mother every week, and so you did. You never left her without seeing a tear roll down her cheek, and when she shook hands it was a mother’s grip, not a polite way of just touching each others’ hand for the sake of fashion : no, it was a hearty, loving shake and a well-wished good bye.

‘ You never made any trouble of helping to keep your mother, and was always pleased for the time to come to go and visit her. God gave you health and provided you with means, and you knew it

was your duty to do your utmost for your dear parent.

‘ Ultimately your poor mother is seized with fever, and can work no longer, and, in less than six months, death puts an end to her suffering. You then spend nearly your last pound for the funeral, so that she may be buried respectable. Parents gone to the dust, the old home, although humble, was your birthplace. Each visit seemed to recall your boyhood. A few old neighbours and friends still existed. You longed to see the spot the poplar tree stood in the garden at the back of the house ; the old handle of the front door seemed to speak of your father and mother ; the flagstone that your mother used to clean every morning would, as it were, shine upon you like a looking-glass. In it you could distinctly see your mother’s face. The loss of parents cannot be felt so keenly as when you are alone : then oftentimes conscience asked you the question—Did you obey your parents, were you kind to them ? The Scripture tells us to honour and obey our parents. But we dare not ask why were our parents taken from us : that is a grand secret which all the wise men can not answer. We often feel a gloom come over us, but I will not dwell upon that.

‘ Many of us in an unguarded moment have committed sins that even to the very end of our lives seem to trouble us. We could almost have suffered any amount of punishment rather than it should have happened ; but, however, we must not look back too much—let us look forward, and let our doings in future be directed properly, and let

us try our best to overcome difficulties that have passed and gone but have left their sting behind.

‘Having lost your parents and old home, you think it is time to think of a home of your own, as you earned good wages and could soon save a few pounds. The choice of a wife is a very serious matter, it is the most important transaction in a man’s life-time. The greatest precaution should be taken before deciding, as she is your partner for life, and either a home comforter or a peace destroyer.

‘Don’t marry for the sake of getting married. Ladies are very cunning and oftentimes very deceitful. I mean a certain class of ladies; they lead you on pretending undying love, but it is all outward appearance, not genuine. Differences arise within a few days of marriage. You feel as if you had cashed a forged cheque and it had nearly ruined you.

‘Don’t marry a mere dressed up doll—an imitation lady with wax-like fingers decked out with rings—she could not possibly endure Mrs. Sims or Miss Johnson with a dress superior to her own, whether she could afford it or not; as this class of ladies are full of flattery and you will find yourself sold for a mess of pottage.

‘Don’t marry a widow with children—if you wish to be happy, for that would indeed be a troublesome time not only to you but to those around you—no comfort in that line of business. Oh, no!

‘Don’t marry a spoiled child who feels no happiness in your society, but is continually wishing to *go home to mamma*, and at least must do so twice

a week. Such an one is glad of the slightest chance of a difference of opinion between you and herself, so that she may go home and make a mountain out of a molehill, thereby causing your house to be continually in a state of fermentation.

‘Don’t marry a lady who may be possessed of cash just enough to make you feel indolent, but not enough to keep you independent, as in that case you might be worse off than if she was penniless; for as she has not been used to work it would be difficult to make her work until the money was all melted away.

Don’t marry for money unless there is love existing between you. But even in that case there are often evils: no comfortable home, and frequently your money would be doled out with a grunt or a sneer, and at the same time asking you what became of the last sovereign she gave you—not very pleasant to a man who previous to marriage had plenty of his own. If that is what some people call living independent, I would advise you to keep as you are, for there is sure to be antagonistic feelings which do not, as a rule, rub off easily.

‘Don’t marry a lady many years older than yourself. It would not be a pleasant feeling to be asked by a friend who knew but little of you, How is your mother?—evidently taking your wife for your mother. Recollect she gets older and often more disagreeable. Jealousy might seize upon her, particularly if she saw you shaking the hand of a lady more prepossessing than herself, and then you would have a life of it and no mistake! ’

‘ Not being blessed with children yourself, it would make you feel rather grieved when you saw your neighbours taking their dear little ones for a walk ; as children, although a great care and anxiety, are at the same time a great comfort. Fancy yourself sitting by the fireside and the old lady near you nagging at each other, just because the kettle is on the wrong side, or a spot is on the grate, or a mark on the carpet. If you had children such nonsensical ideas would never enter your mind, as where there are children spots are often found on the carpet of a different character, but which the young and attentive mother soon rectifies.

‘ Not only do young people make serious mistakes by marrying in haste, but we often find an old gentleman, who has unfortunately lost a good wife, trapped by some giddy girl young enough to be his grandchild. Should he unfortunately have a second family, there is no mistake he has his work well cut out, and has a very miserable time of it. What does a silly, giddy girl care about an old man ?—not one snap only for his money : she reckons up how long he is supposed to live, and often complains to herself that he has lived so long, as she wants a young husband. Foul means are often resorted to to hasten his death. It is a stupid idea for a parcel of old gentlemen to think for a moment they can be growing young again ; they do not want a giddy girl to nurse them as old age creeps on : in fact, I should be afraid to trust one. They should choose a wife about their own age, *then* they would stand a better chance of getting

an experienced nurse and partner as well as a good housekeeper. When people get old they have no patience to nurse little babies at night ; they want all the rest and comfort they can themselves. Well may it be said at such times : "Pity the sorrows of a poor old man."

' You might say in answer there seems so many obstacles in the way I am at a loss to know if it would not be policy on my part to keep single altogether and discard the thought of matrimony. Not so ! Supposing a gentleman with plenty of money felt inclined to purchase a valuable horse for 1,000 guineas, what would be his first step ? He would begin to think—he would take any amount of trouble to trace the pedigree of the animal from stable to stable, groom to groom, the least fault would be well noted down, and as a buyer he would well calculate each fault. He would again think and ask other questions, in fact, he would not allow the smallest thing to pass unnoticed, as having to part with such a large sum he would do all in his power to ensure obtaining a good bargain. Suppose he was taken in and lost all the money ; that would be a mere fleabite in comparison to a man taking a wife, and being taken in thereby. When you marry she is yours until death. Don't be in haste in such an important contract as marriage. Delays may be dangerous, procrastination may be the thief of time, but hasty and uneven marriages are too often rewarded by a lifelong repentance and a continual dragging out of a miserable existence.

' If a man marries and desires to be respected and to attain a good position in life, it would be a

most difficult task if his wife did not assist him : for if she spends more than he can afford, and has no thought, he may as well be stuck in a quagmire, as her conduct would always prevent him from improving his prospects.

' Don't discard a lady because she is not possessed of wealth, as a fortune in a wife is of greater value than a fortune with a wife. The former does not mind work, and as you earn money she will take care of it—provided she is the right sort—she won't spend a shilling if tenpence will answer the same purpose. She looks well after trifles, and remembers that if you take care of the pence the pounds will take care of themselves. You had far better marry a lady that can make a good pudding and cook a joint of meat than to marry one who has ideas far above your pocket. The misfortune of most young men is, they study too much to find a fascinating young lady, high-heeled boots, slender waist, small pretty feet, &c., &c. If you want to find out if you have a genuine lady-love, don't wait until night before you drop in and see her, for if she knows you are coming she will be trimmed up ready to receive you : but just call in the morning now and then ; about eight or nine o'clock you will have a better chance of forming an opinion if you are going in for a genuine article or not. Why should young people at all times desire to be dressed up ? See each other in their working costume, that is the way. What is dress after all ? Depend upon it, the best dress is a good working dress, that will aid you in getting an honest living.

' A good wife will not be continually lounging

about, and nearly every moment ringing the bell for poor Sarah, the servant maid, but she will do all in her power to assist her husband.

' Who can be best trusted to expend your money to the best advantage ? A careful wife. Who can be best entrusted with the safety of your house ? A good wife. Who can you trust behind the counter with satisfaction ? A confidential wife. Who can arrange your furniture to the best advantage, so that it appears worth a great deal more than it is ? A good housewife. What makes the home comfortable and happy ? A loving wife. Who will soften your pillow, bathe your languid eyelids, moisten your parched lips, and abstain from taking rest for several nights, and will anxiously await the doctor's arrival to know his opinion of your case ; and will also try every means in her power to revive and restore your health ? A loving and devoted wife.

' Having at last overcome the difficulties of choosing a wife : it seems that Miss Wickham, one of your master's customer's daughters, had taken a fancy to you and you to her. She had many times given you a sly glance while you were taking her father's orders, and you, while booking the orders, had frequently given her (of course unseen by the paternal parent) a knowing wink.

' On one particular occasion Miss Wickham's eyes were speaking volumes and looking direct at you, and as you gazed at her, an inward feeling seemed to tell you that she was won. Your master doing a good trade with her father gave you an

opportunity of seeing the young lady frequently when she was busy at work.

‘ Her hair was nicely combed, a pretty little collar around her neck, dress a cotton print—was not showy or expensive but neat. Her system of daily employment seemed perfect: two hours in the early morning dusting and arranging the articles in the shop. Breakfast over she would take her seat at the small desk examining the accounts with as much care as if every farthing was her own property, She would two mornings in the week be missed from the shop; you happened to drop in just at one of these times, Where was she? Fortunately she had a good mother, thoroughly domesticated; she was not at her usual work at the shop, but her time was well employed, for she was making a pudding and preparing the dinner. She seemed as much at home cooking dinner as she was behind the counter or at the desk. Ah! say you, that is the style for me. Business done—good bye, dear, I must be off, as I have several people to call on: I must push on and make up for lost time—so off you go with a light heart.

‘ Next week, although you have no actual business near the house, yet you—like most other young men who are attracted by a lady-love—make no trouble of distance, so again you have dropped in unexpectedly. She was not in the shop or at the desk, it being a dull time of the day, but she was seated near a pretty little worktable making an old gown into a new one by turning it, and she seemed to be quite a dabster at it. This afforded you further pleasure, and you at once said to

yourself—she shall be mine! All the fault you could find out about her was what you heard from a neighbour, namely: that she had rather a brisk temper. You considered this an advantage—provided she governed it properly—for what good is a wife unless she can take her own part; why she would pretty often get taken in even by her own friends.

‘Having spent many happy hours with your young lady at her parents’ home, you began to think that it was quite time to make a home for her, but you was determined not to entice her to leave until you could provide a suitable one for her.

‘Your governor, hearing on the quiet, that you was engaged to Miss Wickham, took some little trouble to make inquiries respecting her, as he was particularly partial to you, and was anxious you should not be married to a lady that would not improve your position in life. He was very much pleased with the result, and called you aside and congratulated you on your choice, wishing you every comfort and happiness in future. He said she was not rich but very respectable, and one that could use a scrubbing-brush quite as well as she could make out an invoice. He said, “I wish many of our customers’ wives had used a scrubbing-brush a little more, and then we might have saved many pounds, as it would have often prevented their husbands from getting into debt and paying three shillings in the pound as a compromise.” “Ah!” said he, “Harry, you are bound to get on when you are married, as you are both the same

stamp—industrious and saving, and in a few years you may be in a very different position.” Two days before the marriage he called you aside and gave you £20 (you will never forget the kind and generous tone in which he spoke) as a wedding present. One remark he made you thought a deal of, it was—“Don’t think that married life is all honey and roses, you will find oftentimes thorns as well. You won’t always agree with your wife’s remarks or suggestions. But always remember that it takes two to make a quarrel, so don’t you make one of the two: then if one quarrels to himself or herself not much harm; but if you quarrel with each other the consequences may be too serious to contemplate. It is ridiculous for husbands and wives to quarrel, as they must live together and make it up again. Keep your differences to yourself.”

‘ You thanked your master for his kind present and doubly thanked him for his kind advice, assuring him that you would do all you could to further the interest of his business.

‘ Having got the home comfortably furnished, the happy event passed off satisfactorily; a week’s holiday passed and gone, you returned to business and was ready to move on in a new sphere of life. You were congratulated on the road by many friendly customers wishing you Health, Wealth, and Happiness.

‘ Your first journey after marriage was not by any means a successful one in business. You was paid a liberal salary and had expenses fully allowed. *You was very uneasy indeed, as you felt you should*

not please your kind and liberal employer. When the clerk went through your sales and accounts, it was a great trouble to you, as you thought beginning, as it were, a new life you had not earned enough to meet expenses, and it was not pleasing to you by any means. A good servant cannot sit down comfortably if he has the remotest idea that his employer is gaining nothing by him, but will feel quite as much pleasure as the master when the business is paying well.

‘ You were very downhearted, and although you thoroughly loved your wife, yet under the circumstances, you had no great desire to return home with bad news. You felt if you could not show a pleasing smile you had better stop away. But, however, return you must and face the governor. He was not very good-tempered that morning. You did not want to be told, you could see for yourself.

‘ First salute: “ Well, Harry, you have not got over your wedding yet, I suppose, as the order-sheet I saw this morning shows—a very unprofitable journey, indeed. You have been out longer and stopped in each town more time than any of my other travellers and done less business.” He did not speak in a very genial tone—far from it—it made you quiver a bit—many thoughts ran through your mind in a moment.

‘ You answered him: “ I can assure you, sir, I never worked harder in my life: I tried my very best, but it seems in life there are downs as well as ups, and this journey has been all down. I have, up to the present time, gone forward, but this is a

step backward." You remembered the old song—If you don't and can't succeed, Try, Try, Try again, and perseverance will be crowned with success! You thought you had got beyond your school song, but not so; you found it was still useful. You answered again: "I regret I have gained you no profit. I am willing, sir, to be reduced rather than you should lose by me." The only answer you received was, "Ah! I daresay you would," and, almost with the same breath, "Good evening!"—short and sweet.

' Your next trouble was wondering how your wife would feel, as she left you with a kiss, hoping you would have a good journey. A good wife is quite as anxious as the husband, and if you get in disgrace, she feels it still more keenly. You returned home with a heavy heart. You began to wonder how you could arrange a forced smile so that she might not detect that you were not pleased with the governor's remarks, as you felt certain in your own mind he had reckoned up your services of too great a value; hence you thought he was deceived and that he regretted he had made you a regular traveller until you had had more experience.

' You were too manly to attempt to wound the feelings of a tender wife if you could avoid it possibly. Your desire was to comfort her rather than cause her to grieve. A man must be a poor husband if he cannot avoid telling his wife of every little business matter that annoys him. We cannot do as we would like, we must try our best and leave the rest: if we do so we shall not go very *wrong*.

' You returned to your wife and endeavoured to be pleasant,—but no use to attempt to deceive a wife. Wives have a peculiar gift, and are very quick in discerning pleasure or pain. The moment she saw you, you fancied she noticed something slightly different in your expression to what she expected. Wives are more inquisitive in making inquiries when you are a servant instead of a master. Your looks betrayed you. You tried to smile, but could not—it was a put on; but she would not be put off without finding out the cause. "Well, Harry, you have not found business first-rate this journey?" She seemed to know at once,—no use concealing the fact from her. "No, dear; not quite." "I thought so; but never mind, Harry, you must persevere and hope to be more successful in future. Take the year's trade average, you are sure to get a good Christmasbox, and I will make the most of it." You said you have not got it yet. "But I am sure I shall," she replied.

' It gave you great pleasure to think your wife did not look on the black side. Had she turned sulky or jeered you and poured the least contempt on your misfortune, you might have left your home and attempted to seek comfort elsewhere. It is a sad misfortune for people to meet trouble half-way. Some wives I have known, the least thing that goes wrong in business the whole house is in a state of fermentation and trouble, and the home made miserable and unhappy, thus causing the husband to take refuge in a public-house or some other place, merely, as he says, to get away from a Tartar or a scolding wife.

‘ All housewives should make their husbands comfortable and their homes attractive. Never mind about being meanly furnished ; keep it clean and tidy. Mend the stockings : don’t let the husband go about his work ragged. Don’t squat on a seat reading novels, and just as the dinner should be on the table rush off to the bakehouse with it, and when the husband returns home for his meal, nothing ready, and he has but one hour allowed for dinner, and perhaps has half-a-mile to walk. He puts up with it for a time, but feels annoyed as he is often obliged to take bread and cheese and go to a public-house through your negligence.

‘ The liking for the “public” grows upon him, and his home (if it can be called such) is neglected and he soon loses his situation. If you notice a working-man’s dress and his children’s, you need not see his wife to ascertain what sort of person she is, as the outward visible sign is sufficient proof either of a cleanly, industrious wife, or a ragged, dirty slut, who has every bit of her clothes pinned together, she being actually too lazy to mend them, and having a filthy old waterproof cloak to cover the ragged ends. Some wives are too lazy to comb their dirty hair.

‘ If you find your husband troubled in business, don’t worry him by telling him it is his own fault : it is useless to attempt to put out a fire by throwing oil upon it. Your husband would not object to place you in full possession of the secrets of his business, provided he felt certain you would take it kindly. You cannot at all times meet troubles pleasantly. Never give him a broadsword cut the

moment he enters the house after a misfortune, or deprive him of his necessary rest by indulging him with a curtain lecture. Let him have a chance to sleep, and it will be quite as beneficial to you as to him. Suppose the misfortune has occurred through his fault—you should even then do your best to make things comfortable, and tell him that you hope he will be more successful in future. I have known cases where the husband was entirely supporting the home by his hard earnings, but was not blessed with a very calm temper. On his returning home—perhaps a little late—fully intending to retire comfortably to rest—the wife met him in the street with a shout, while he was conversing with some friends and neighbours. He was not a gambler or drunkard, but an industrious fellow. But if the time of his arrival did not exactly suit the wife, she—the iron-handed ruler of the house—made such unpleasant remarks before his friends, that it quite upset him and he turned the other way, and instead of accompanying his wife home, was off in a temper for a night's ramble, and returned about the time he should have been getting up in the morning, thus making the whole house in a state of uproar during the night, whereas one kind word from the wife would have prevented him from acting so foolishly and have saved her much annoyance and bother. Recollect if a husband stops away from home in a temper, he cares but little if he spends every farthing he can get hold of, although he may be more sorry than the wife after the storm has passed away. Never salute your husband unpleasantly before friends, as that is the

greatest insult you can offer him. Scripture tells us—A soft word turneth away wrath, but angry words stirreth up strife.

Lead all you can, but if you must drive—do so with a loose rein. But I must say, ladies are not at all times in the wrong: nothing can be more hurtful to the feelings of a good wife who desires her family to be brought up properly than to find her husband disgracing her and the children by getting drunk—swearing or keeping bad company, and spending more money than he can afford. She is sure that an evil day must come if he continues such wicked ways. It is the duty of the wife to watch carefully her husband's career and watch his pocket, too, as a careless father and a careless mother cause a miserable home for their children, who—poor things—are indeed to be pitied!

‘During a business transaction it was my duty to take an inventory of the fixtures of a house that was not inhabited by first-rate tenants. I saw in the corner of a little room a young girl—not more than sixteen years of age—crying much. I said, “Well, Miss, you do not feel happy?” “No,” she said; “I do not.” I said, “You need not remain here.” She said, “I had no business here at all, and if my parents had put my head right when I was young, I never should have been here.”

‘This sight would have been a lesson to any parents. The very thought of parents not attempting to train up their children properly quite overcame me.

‘Can you contemplate a more wicked sin, a more serious evil, than to allow your children to run the

streets wild, thus causing them to pick up evil propensities. If you had a good ship and plenty of sailors, would be quite useless unless there was a good captain or a good mate to direct and control them ; as without such direction and control it would almost be impossible to steer the vessel or conduct her in safety, and doubtless she would soon become a perfect wreck. So there must be a master of the house and a mate in charge, or the house will become divided and serious consequences will be the result.

' Parents should be masters of their houses Set a good example—act towards your children as a good captain and as a good mate acts toward their crews. Watch well by night as well as day, and if you should not be successful you won't be troubled with a guilty conscience constantly accusing you of neglect of parental duty.

' After bidding adieu to your wife you again commence duty, being ready and eager for business and determined to persevere and gain esteem if possible. You thought—surely I have not lost confidence with my employer because I have been unfortunate. Just servants often surmise all sorts of things, as they are at all times thoughtful. A fellow that cares but little if his master gains or loses by him may keep his situation for a time, but such time will only be until the master comes across a better and more careful one. Good servants don't get discharged just because trade is a little quiet. A master always knows whether he has a good servant or a bad one. Good servants are appreciated; and when any change occurs, they are

almost sure to be transferred to a higher position in the establishment.

‘When you entered the office the governor was seated in his high-backed chair in the old spot, but his looks were far more pleasing than when you saw him on your return from the last journey.

‘First salute: “Well, how are you and how is your wife?” “Quite well,” you replied, courteously thanking him for his kind inquiry. You fancied he seemed a little sorry he had dropped on you so sharp at your last interview; but he was too proud to own it, or too independent a spirit to tell you, as you were only a servant: as such you kept your place. In less than two hours you were off again, hoping to be more successful this journey. The first day you called on six customers only, and got the account settled up in good form, but to get a line by way of orders was out of the question. You talked to some with all the abilities you possibly could rake together, but all to no purpose. The excuses were as follows:—

‘First customer: “We are taking stock; can not buy anything to-day.” You said, “I wish I had come in a day or two later and got you to take some of my stock”

‘Second customer: “I am overdone with goods, nothing will tempt me to-day; but I will see what I can do for you next time.” But the present time was your time, not next time.

‘The third customer paid his account: he was all on for politics—just off to the election. He was a committee-man. “Don’t hinder me, there’s *a good fellow*.” Another knockdown blow for poor

you ! He promised when the election was over he would send an order—no use to you if he did.

‘ The fourth customer had left a cheque for you and instructions with his clerk to say that nothing was wanted this time ; in fact, the shopkeeper being about to start for a few days' holiday had forgotten you were to call until this morning.

‘ Fifth customer : “ Trade so dull we do not require any goods, we want money a great deal more than goods. Don't waste your time, my dear boy, as I have made up my mind I won't buy at present of you or any one else.”

‘ You began to feel rather careless and thought the tables had turned with you. Again the old school song sounded in your ear. Don't be down-hearted if you don't and can't succeed, Try, Try, Try again ! Only one more call to-day for you —you thought a good job, too—for you were sick of it.

‘ Sixth and last customer : “ Good evening ! what are you here again ? We only yesterday marked off the goods. Do not ask me to buy. I am tired of unpacking ; we can scarce move, we are so full of stock.”

‘ This was a regular take-down for you—a whole day wasted, not earned a penny, and the worst of all, you had to write home to the firm each day and send the order-sheet. You wrote it short—“ No orders to-day.” A telegram next morning—“ What are you doing ?” You expected another, stating, “ Come home at once,” but that did not arrive. You packed up your box that night and tramped your way to the hotel. If any poor dog

or cat had crossed your path on the road such would have stood a good chance for a kick, as you were not in a very pleasant mood

‘You arrived at the hotel, ordered tea. Waiter: “Any cold meat, sir?” “No, thank you.” You wanted no cold meat; you had had plenty of cold collation through the day. After tea you tried to joke with your fellow-travellers, but you had no spirit for joking. You thought you would spend the evening in the billiard-room, but found no comfort there as you did not understand the game and did not want to. At last you dragged yourself carelessly upstairs and laid on the bed, merely pulling off your boots. You could not get off to sleep. You heard the clock chime every half-hour. You pulled yourself together and thought how could you expect to sleep with all your clothes on; so you undressed yourself and covered yourself over with the clothes and was soon off to sleep and was awoke by a kind of nightmare. You dreamed you had opened the letters and got the sack, which very soon did wake you up. You remained in a state of anxiety for three hours waiting for the postman to bring the letters in the morning. A letter from the governor—“I see by your sheet no orders—you must not expect always to be lucky.” It was quite opposite to your dream. You thought you would take no notice in future of dreams. You ordered your breakfast, took a quiet stroll and began to think: is not honesty and perseverance to be rewarded; is it just on my part to commit a sin against my Maker, who has given me health and strength—by rebelling and feeling dissatisfied and

discontented just because I cannot do as I wish. Many poor creatures are in a state of starvation : yet I have a good home and a few pounds in my pocket. One poor old gent was stopping at the same hotel near seventy years of age, he had but a few years ago been in business for himself. A fire occurred burnt his two horses and trap, and a great portion of his stock : unfortunately he was not insured, and consequently had to bear the loss, which almost ruined him. At the advanced age of sixty he was compelled to travel for a third-rate house—(manufacturers do not care to employ old people), and as troubles never seem to come alone ; he, while staying at an hotel, was about to step into his bedroom, which was one step off the passage, stepped in sharp and so sprained both his ankles, and was laid up at home for several weeks. He, poor fellow ! is still on the road, and has to drag a large frame on—you might almost call them—broken legs. He having married late in life, had his wife and five young children (for they were too young to earn any money) to support entirely by his hard earnings. You could not help thinking how hard his case was to yours, in fact a hundred times worse.

‘ After breakfast you took a short walk, and then commenced business. You packed up your samples and started ! At the first place you called you got a good order ; so thinks you to yourself—this is a proper start. It was a jovial morning for you. You continued your calls through the day and did first-rate, and quite made up for the lost time.

‘ Business done you had a good tea and enjoyed

it much. You then did your writing, and then went off to bed like a shot, and slept like a top. You got up in the morning feeling thankful for your good fortune. You continued to go about your business in a quiet and persevering manner, and seemed always fortunate in having to send orders home.

'Having completed your journey, you made for head-quarters and arrived in the evening. There sat your old governor in the same seat just as if he had not moved a peg since you last saw him. He smiled this time and gave you a much more satisfactory grip of the hand. After the clerks had left, nothing would do but you must have a glass of port with him and smoke a cigar. The tables seemed to be turning the right way, and you will be again in favour with the governor.

'You knew that you must press forward and not allow past bad luck to cast you down; although after this journey you don't remember receiving from him one harsh remark. If you unfortunately met with a bad debt, he would not blame you, but would merely ask you a few questions—and then let the matter take its usual course. He generally wound up by saying—"Be as careful as you can, Harry, plenty rogues about, as well as honest people."

'Having done many journeys and obtained a satisfactory amount of business; your governor wished you to take more time as he felt you were working too hard. You certainly did persevere, for you were determined to get on, if possible, so *you worked hard* at it: for you knew that unless

you did so you could not earn much money, and having a wife and child to support made you more anxious. You began to consider you had made no provision whatever in case of accident or illness. You certainly had saved one hundred pounds, but what use would that be?—for that would be soon melted away should you meet with accident or illness.

‘Single people should prepare for emergencies, and married men should behave as men of thought, more especially as they have engaged to love their wives and are bound to support and protect their children. How can they care as they should do if they make no hay while the sun shines? The sun does not always shine: look ahead, the same as a watchman who paces the deck of a vessel at sea, and so prepares to meet the coming storm before it overwhelms the ship, and thus by his conduct saves her and the crew from destruction. Always look out and keep a few pounds by you, and don’t depend too much on a friend to help you, as very often the very moment you expect a lift over the stile—by asking for a trifle from even one of your close acquaintances—you don’t get it. You perhaps try to obtain a little credit, but the first thing that meets your eye is a pretty little neatly framed card stating: “Customers are earnestly desired not to ask for credit, as a denial too often offends.” You are, therefore, left in the lurch, for you feel that you dare not ask your friend to break this golden rule.

‘You felt if you once lost your hundred pounds you would have to ask somebody to help you and you might get down so low that you would never

rise to your old position again. You must be too independent for that. So you made up your mind to join the Oddfellows', Widows and Orphans, and Foresters' Societies, which cost you only 1s. 8d. per week. You insured your life in an old-established office for £100, and also in the Accidental for £1,000 in case of death and £6 a week in case of disablement.

' Having thus made provision, you and your wife felt a great deal more comfortable. What right have we to ask our friends to help us when we might have helped ourselves had we been a little more careful? If we only had to suffer ourselves for our neglect, it would be a punishment properly inflicted on us, but in most cases the poor wife and children have to suffer far more than the husband. We should all remember this and so do our utmost to provide for a rainy day.

' You returned to town once more with a light heart so pleased with your fortunate and prosperous journey as far as business was concerned. You was used to the getting in and out of trains, but being like many other foolish passengers—too eager to get out of the carriage—you did not wait sufficient time, or perhaps the platform was not arranged as you calculated; at all events, instead of your feet first touching the platform, you alighted on your hands and face; and not being well up in acrobatic jumping, you received a very severe bruise on your nose, and your face and eyes soon began to swell and pained you very much. You waited for a time doctoring yourself, and after recovering slightly, *you started for the office*; but your outward

appearance was so changed that on your arrival the governor looked at you with a smile and remarked —“ Harry, what have you been about? I hope you have not changed yourself into a fighting-man.”

‘ You settled up accounts as well as you could and returned home: your wife was taken by surprise but soon set to work to bandage up your unfortunate nose and damaged face. You were laid up for three weeks and received from the Accidental Insurance Company £18. although you had only insured two weeks previously. Not being a member long enough you had no claim on the Oddfellows or the Foresters’ Society. You thought it seemed strange that these societies don’t allow you any benefit until you have been a member for some months, as we never know when accident or illness is likely to approach us. You sent them a letter hoping that some new rules might be introduced—not that you needed it much, as the £6 a week was quite sufficient for your wants—but it might have happened to a poor man who could not afford to pay £3 a year to an Accidental Insurance Society. You thought it but right and just that the moment you join a society you should have a right to receive some benefit, as people do not generally bring on pain or meet with accidents intentionally. You knew you did not. You were very thankful to Almighty God for permitting you to escape from the jaws of death or from a lifelong suffering: for had you been caught by the wheels how speedily you might have been ushered into eternity or maimed for life!

‘ If you had procrastinated until next journey

before you had taken advantage of the means offered, you would have lost three weeks' salary and gained three weeks' anxiety. It was a healing salve to your misfortune to receive £18. I have heard some persons state—"I have insured against accident and fire for twenty years and not received one penny benefit. I will not pay any more money away for nothing." What folly!—they only look on one side; they don't consider they ought to be grateful to think they were allowed to escape so long. If they had once had a fire at their premises, or had met with an accident, they would never allow themselves to make such foolish remarks. Some of these very individuals having left off insuring, had the misfortune soon afterwards to meet with an accident, or a fire occurred and destroyed their property, and so ruined them. Whose fault was it? If you have insured and got off without calling on the company for assistance, you are a great deal better off; for should you obtain the full value of your goods, still you will get no compensation for your loss of time, &c.

' You were at last balanced off the doctor's book and resumed your duty. Afterwards you always—before getting out—waited until the train had fairly stopped. And likewise with omnibuses and cabs, you always exercised great care in getting in or out.

' I recollect one of my little children was continually trying to get hold of the hot teapot on the table: my wife used to pat his little hands and call him a naughty boy; but no use—she said she was sure he would be scalded to death. I came home

one day and was taking tea: he began the same trick attempting to get hold of the hot teapot, which was then full of nearly boiling tea. I thought —a burnt child dreads the fire. So when my wife was absent from the room and he began again, I took hold of his little hand and held it on the side of the teapot till the poor little fellow cried most piteously for me to remove it. Up came my wife and gave a mother's tongue sharp; but it cured him, for he never would sit near the teapot after if he could anyhow manage to get away from it.

' It was a proper punishment and very likely saved his life. As a burnt child dreads the fire, so depend upon it, if you have a bad debt it often does you good, as it makes you more careful in future—it wakes you up and you wake the customers up and the customers wake themselves up, and so it does a general good all round.

' When you were unable to do much business you did not—as you formerly did—allow it to trouble you, but kept on persevering and found that if you didn't do a trade one day you were pretty nearly sure to do it the next, and even if you did not you could not avoid it; at all events, you did your best, you wasted no time, neither did you make yourself a slave. You now and then took a day to yourself, but only when you did not feel just up to the mark for business. Providence smiled on you, but always told you you must work as well as trust in it.

' After several journeys you began to know your customers and the customers began to appreciate you. You knew what was likely to suit them, so

you studied their interest and they seemed to study yours; for whenever they possibly could they gave you an order. You often met a fellow-traveller in the same line as yourself who had called on the same people just before you, but had got no order from them, and yet when you called they gave you one. The other travellers wondered how you managed to get the orders when they couldn't, and they tried to pump you, but you were case-hardened and kept your own counsel.

' It is very foolish to reveal your business to other people. You knew that a still tongue makes a wise head. You were very fortunate in getting hold of new people, and steering clear of bad debts. You used to pass by many shops, as you only picked out the good ones. If you found customers always sending out messages—"Not at home!"—when perhaps you had noticed them in the back parlour, you generally used to put them down as not up to much, as an honest tradesman never minds seeing you even if he cannot pay your account then, but will endeavour to pay you as soon as possible: but one that is ashamed to be seen looks like a snake in the grass.

' A fair share of children fell to your lot—four in five years. You could not save very much, but that was a mere secondary consideration. You were determined to have them well educated, as that was most essential and necessary. You could not bear to think of your children ever being the dunces of the school. You had many a time felt you would like to give the boy that superseded *you at school* a punch on the sly. When you

were beaten you persevered more, and ultimately succeeded in taking up the prize.

' Parents who care but little whether their children are educated or not are frequently money-grubbers; they live on the plainest food they can come across. They may have a good business, but they make any shift rather than part with a penny. They turn their children out to earn their own living as soon as they are able to carry a basket, instead of spending a few pounds more and giving them a few years' finish at a first-rate school. They often get severely punished for their neglect, as the children turn out very often rough, uncultivated boys and girls, and instead of looking for companions above their station delight to spend their time with a loose gang of boys or girls. Hence, at the decease of their parents, instead of a little cash being useful, it is an evil, as their companions never lose sight of them until all is gone, and even then the parties themselves could not give a proper account of its disappearance.

' Had the children been a little better educated they would have had companions of a better class, who would have advised them for their good, and instead of throwing it away carelessly would have added more to it by investing it in a proper manner.

' Parents—don't be selfish, but if you can possibly spare the money, give each child a good finish at school, as it teaches them manners and will be the greatest assistance you can give them: depend upon it you never would regret it, for it would be money well invested, as you would be sure to

derive some benefit in your old age—if you were spared—by so doing.

‘Each Christmas came trotting along sharp enough one after the other, every year your employer gave you a little extra. You were by no means to tell your fellow-servants what you were receiving. No fear of that, as it don’t pay anybody to tell too much. A fool speaketh out all his heart but a wise man sayeth very little. Your governor gave you the presents as secrets, and you kept it secret.

‘During one of your journeys you received, while at breakfast, a telegram. You was ordered to proceed immediately to a town about 100 miles distant and try your best to stop a large parcel of goods that had been procured from your firm under an assumed name—evidently a complete swindle. However the goods come to be sent off was a mystery, but at all events they were sent and you was sent after them. Clever people are taken in every day by some parties quite as clever or a little more so. Therefore we should always be upon the look out and steer as clear as possible. You arrived not a minute too soon, but just in time.

‘You proceeded to the goods department; there were several persons near the counter. You had spoken but a few words when you noticed that a fellow near seemed to have overheard and was rather uneasy: he kept his eyes on you and you on him. The clerk said, “That gent has signed for them and we shall soon start them off.” You had had many tricks attempted to be played on you to-

get goods and you were pretty well awake to dodges and tricks of trade. You ordered the goods to be stopped and followed the man out of the station ; patted him on the shoulder, and with a stern official expression, stood upright. He turned round and you put out your hand to shake hands with him, as if you knew him, and said, " Hallo, my boy ! what brings you so far from home ?" He said that was his business, not yours. He still was very nervous. You said, " Do you know who I am ?" He seemed to tumble to you at once and said, " I suppose an officer." You made no answer but put your hand in your side pocket and pulled out some papers and among them was a large blue printed bankruptcy notice. He then immediately said, " Let us square it, let me off and I will give you a five pound note and no one will know it but you and me." You replied, " I may get in disgrace if I do, but as you seem too good a chap to be locked up in a cage just come with me and re-direct the goods to the firm you procured them from and you can clear away all right." You took his money which you thought was but just, as he had put the firm to quite £5 expense. You had a glass of wine together and parted good friends. You telegraphed that you had saved the goods which were on the road back and you would follow. You returned, told the adventure which was listened to with attention and so pleased the governor that he gave you £20 for yourself. In that case there were three all well pleased : first the governor who had saved £200 ; second yourself, who had received £20 for a little ingenuity ; and third, the thief who

thought he had squared a Scotland-yard detective so cleverly with a five pound note.

' After ten years' travelling you thought you had had enough of it as it was hard, tiring work—no settled home and very wearing to the body as well as the mind. You did not do as many others. You worked and covered all the ground you could, and never let the least chance of an order slip if you could get hold of it. You knew that what was worth doing was worth doing well; but you had to persevere and you seldom took "No" for an answer. You had saved up a good sum and was determined to join as a partner in some firm or take a small business of your own. You wanted to enjoy the comforts of home, which up to the present time did not fall to your share but two days a month. Your children were growing up and required your attention as well as the mother's.

' About three weeks after you had thought the matter well over you was reading the morning paper and saw an advertisement—"Wanted, a working partner with not less than £800 in cash in a good and very profitable business." You had worked hard for years to get your little money and intended to be careful how you parted with it. When in London a few days afterwards you called on the business agent for particulars.

There are many very respectable house agents, and house and business agents, who would not be guilty of a dirty action even if they could realise double profit: while others who style themselves house and business agents are nothing more than *a gang of cruel deceivers*.

'A friend of mine, a decent man, who had travelled eight years and fancied himself clever, made a sad mistake by falling in the hands of a "business agent,"—such attractive advertisements appear in the newspapers that clever business men are frequently deceived. My friend was attracted, or rather deceived, by one of such advertisements —where a fortune was to be made so easy provided a lump sum of money could be put down. The poor fellow instead of consulting a friend, pursued his own course, paid down a lot of cash, and joined a partner that was a regular shark, and in less than two years lost all the money he had saved during ten years. It is a great pity that we are oftentimes too full of self-assurance; for it leads many into sad troubles. Never let us be too sure: Always consult a friend before you decide on a very important transaction: Surely every one must have a friend to whom they can reveal their intentions. If they have no friend they had better keep their money in their pocket, as without friends there can be no comfort and certainly no support. Now and then may be found one lonely individual strolling about by himself; you never see him have a companion. If you did not see him in person you would not know there was such a person in existence, as he keeps no company, visits nobody: he cares for nobody and nobody cares for him. What good are such persons to society? They read but never attempt to enlighten others by talking or writing.

'It is bad policy to put too many eggs in one basket, for if an accident happens all very likely

will be lost. It is far better to wait until a genuine business is placed before you—not through a paid agency, but through some private friend, who would not feel desirous of obtaining commission both from the buyer as well as the seller.

‘It is always better to get a document drawn and written out by a respectable solicitor than by a pettifogging jumped-up house agent—all his stock is worth nothing—a few sale bills and a desk or two, and his character is pretty generally known: he has a first-rate gift of the “gab,” and is a regular snake in the grass. If he once gets hold of a greenhorn he is sure to give him a stinger.

‘Of course, as I have previously stated, it is only a certain class of house agents that would do business in such a manner: they profess to know all about law and drawing wills and other important documents. How can they know? They have not been counsels’ clerks and thus had the opportunity of gaining legal knowledge by being frequently in the Law Courts, and at Chambers, where all important deeds are drawn or settled. Neither have they devoted their time to the study of law by perusing the printed works of the best authors on the subject; nor have they been articled to solicitors. Therefore their knowledge of law is all moonshine. One thing they know and that quite well—how to draw a bill of sale by which they themselves will derive the most benefit.

‘A genuine business does not require advertising, as plenty of buyers for a genuine article will always be found. Don’t encourage the thought that you are so perfect in your ideas that a friendly adviser

is not needed: depend upon it every one of us need friends. We should always seek to find a good worthy honest companion, one who has been knocked about a bit or well taken in: of course take all trouble possible to find out your friend is what he professes or he may also take you in by borrowing just a little cash and never paying you back again.

‘Do not place too much confidence in relatives. A friend at times to whom you can reveal your business troubles is very useful and on many occasions very profitable, as two heads must be better than one. You might think one way and a friend think quite different, so between the two opinions you would most likely pursue a course quite opposite to your own first idea, and so perhaps save your money besides relieving your mind. What is the good of a man that knows everything so much better than any one else? let him get into trouble —he has no friends to whom he can reveal the secrets of his trouble. He keeps it in his breast until it becomes such a huge affair that he continues to look at it with such grave apprehensions that unfortunately for him his life ends in a very different manner than it would have done providing he had had friendly advice.

‘We should be charitable to our fellow-men and help them as much as possible, and by so doing we are sure to be rewarded and shall find that the bread cast on the waters will be returned to us abundantly. I recollect once taking a gentleman —who was walking near Brighton one evening late —up in my trap to help him as he seemed tired.

He bid me good-bye and thanked me. He afterwards took much trouble to find out who I was and soon called on me and gave me a good order.

' You went to London and saw the agent who had the business to dispose of. After waiting in his ramshackle office some time, out he came from the little room—what you might call a sweating-room. I daresay many were made to perspire within its walls, as he was a money lender from 5 per cent; but generally when they advertise it is a mistake as it means 55 per cent: the figure five should be twice instead of once. Only a five left out which makes all the difference. They get the poor ignorant dupes to sign a paper as they say it is only a matter of form, but after a time they find it rather more than form and that they have been performed on as they have signed a bill of sale which the agent declares was read out and explained—but all bosh ! for you are ruined.

' When you put your name to paper don't be in a hurry, always get a friend to advise you; for a friend is needed at such a time and no mistake!—for you may ignorantly sign your wife and children to the workhouse and these vagabonds share the proceeds of your hard earnings. They generally have a blackleg lawyer at their elbow, and they make together a pretty kettle of fish.

' He was extremely polite: he seemed rather fond of grog as his face was rather pimpled and his nose well brandy-blossomed; his coat was shabby genteel, his hat looked as if it had been picked off a Jew's stall, re-pressed and a hot iron put around *it making it shine*. The moment you saw him you

did not like his appearance, for he looked the picture of craft. He made you welcome to sit in his little back parlour and out come wine and spirits and then commenced business in proper form. A massive pile of papers respecting this business that was advertised showing the profit that was realised yearly. The figures were so carefully arranged and a balance-sheet of three year' stock-taking was certainly got up well : really if a fellow was not well up to the mark and pretty sharp he would very soon be taken in and done for by taking it all in as spoken and immediately signing, as it were, a death warrant.

' Again I remind you to be very careful where you sign your name. I have known cases where persons have signed their names to a simple document and left a blank space between the writing and the signature ; this blank space was filled up with an I.O.U., your signature to it was perfect, and after a year or two had passed away the parties have been called upon for an amount which they knew nothing about, but were sued in the County Court and had to part with the amount and expenses as well. Some might argue that it would be impossible to make a man pay an amount that he never owed, as all he would have to do would be to swear he never owed the party the money ; but such argument stands for nothing, for if a man is wicked enough to take advantage of a blank space by attempting to rob you when you were asleep he would make no trouble of taking a false oath : he would have the document to substantiate his lies. You would have nothing and must therefore lose

your case. Consequently you should always sign your name as close to the writing as you possibly can so that nothing can be added to your disadvantage as all of us are supposed to be honest until we are found out; so take wise precaution and don't give anybody the chance to rob you.

' Money-lenders may be divided into three distinct classes.

' First-class are generally solicitors, as the gentry leave in their hands vast sums for investment. They would not, as a rule, think of asking a customer or client more than from 5 to 7 or 8 per cent. according to the nature of the security. Of course they are sharp; they are compelled to make themselves secure by a mortgage or other necessary deed. If they were not sharp they would lose the money which is entrusted to their care, which would be a serious matter for them and their friends; in fact they would after a few bad bargains have no friends. You will always find a respectable solicitor courteous, and if you see him honourably and state that you cannot fulfil your engagement, you will find he will be as lenient as your case, or his client whose money he has charge of, will admit. If he writes you a letter and you take no notice of it or attempt to evade him you will find him a rough customer. I have had many transactions with respectable solicitors and proved them to be gentlemen; in fact they have been my very best friends.

Second-class money-lenders—in fact I scarcely think I am justified in calling these gentlemen second-class, as they are Quakers or Friends: for

they are equal to first-class as they would not lend themselves to shabby actions however much they might realise by the transaction. They are an upright class of men, the Spirit may not continue to move them at every wink of the eye but when the Spirit does move, depend upon it he carries out his name to the letter—"I am a friend," not by magpie-talk but by real genuine actions. They have a desire to do good and are of course a class of people who make money; but what they get does not trouble them at night or prevent, as it were, the eyelids from closing: they sleep well as they do not waste their time by idle talk and what is said can be depended upon. I once took some property at a yearly rent belonging to a Quaker. I said, "If it suits me I suppose I can continue on same terms for 7, 14, or 21 years?" He said, "Yes, friend." This property was required for town improvement, and although I had notice to fill up a paper from the Corporation and he knew it, yet I merely had to apply to him telling him he promised me a lease and he gave it me without demurring. It would have been in his favour if he had objected, but he was a Friend by name and a friend to me. The lease he granted me was valued at £280. Very few would have given a lease so near the time when the property was likely to come down for town improvement.

'The Quakers must be a right class of individuals, for they keep their own poor and will not kick a friend when he is down but will give him a friendly lift, so I hope that many will take example by them and act in a similar manner. They often

make up a bank amongst themselves and open a loan-office, by which means many poor and unfortunate small tradesmen are greatly benefited, as they are thus enabled to obtain cash on loan at 5 to 8 per cent. per annum interest—a very small rate, considering that they are allowed to pay it back by such easy instalments. They, like solicitors, must have security or they would very soon have to shut up shop, as their customers are very risky and very often not very honourable, so they make themselves secure by obtaining two or three respectable householders to become security for the amount lent. They are compelled to enforce payment if the borrower does not pay as agreed. When you sign a paper of that class make up your mind at the time that you will have to pay and so save disappointment.

'Third-class money-lenders' trade-mark seems to be—Get money honestly if you can but if you cannot get it honestly, get it how you can. Soft soapy tongues—Walk in my little parlour and let me hear your troubles—you're not the first I have done a kindness to. What money shall you require? The sum is named. What security? I never borrowed any money before, and I was not aware you required security. Is your husband living? I wish he was, for had he been I should not have wanted to borrow money. I cannot give you a decided answer to-night, but will call at your residence to-morrow and then let you know. What is his motive for putting you off until he calls? Why he wants to look over the house and see what *the furniture is* worth. While he is talking lamb-

like his wolf's eyes are looking all around taking note of the principal articles. Piano, couch, easy chair, chest of drawers, loo table, carpets, bed, bedstead, in fact all the most important he spots, and dots them down : home he goes, consults his blackleg lawyer, and prepares a bill of sale of the property, and then has another interview with the heartbroken widow, whose late husband was a poor clergyman. She knew nothing about business—having had no transactions in money matters. She is a little pressed for cash, and notices the advertisement in the paper.

' She consults no friend, but goes willingly up to the lion's cage and the animal being of a hungry nature, devours the good meat and leaves the bone. He would willingly grind the bone but the laws of the country will not allow him to go thus far. Such creatures will willingly lend upon terms and conditions that are little short of robbery ; but the artful hard-hearted wretches know where to stop and save themselves.

' The poor widow does not like the money-lender's appearance, and calls next day accompanied by her only son, as an adviser. He has just left school, so what good can he be ? He knows no more about trickery than his widowed mother. They arrange respecting the interest and instalments, and then in comes the lawyer, and bows his head very politely—(but his appearance to a business man would cause him to have the cold shoulder at once)—and asks the poor unfortunate widow in such a kind gentlemanly manner to sign her name, and the darling son whom she has taken

with her as a protection, is made use of by the wretches of third or worst class of money-lenders, as a witness in their favour. The poor child could not tell a lie by saying he had not seen them hold up a document and read something which, as far as he knew, might have been a bill of sale on all his mother's household furniture. The money-lenders often read so fast and so mumbling, and very frequently leave out some of the most important lines in the document ; and one oftentimes, just to take you off your guard, begins conversing with you or with another near, at the very time your attention should be nailed to the point. Once you sign the document you are chained down—no help for yourself; they have got you tight enough and your furniture also.

'Talk about interest at 5 per cent. Have you ever reckoned how much they get from some people ? I knew a case of a tradesman who borrowed, of what some people would call a respectable loan-office, £30. He had the money ten years and was charged 20s. per month, that was 40 per cent. The borrower paid back in ten years £120 for interest, and still owed the office the £30. They had two respectable householders as surety, one of which—while the money was owing—died. They there and then compelled the borrower to get another name ; and after the death of the borrower they very kindly contrived to add the son's name as a further surety. They were not satisfied with receiving an ordinary 5 per cent. and an extra 5 per cent. which would pay well for collecting ; *but they had received actually £120 for their*

ordinary interest as well as the compound interest, as each year the money you pay back is let out again which makes their trade realise plenty of profit. But does money obtained in such a wicked take-in manner—robbing the poor widow or taking the small amount of stock from a poor tradesman—do such men any good? It is really taking forty shillings to the pound. Is that the way to do to others as you would like others to do unto you? They care nothing about ruining other people—they have hearts of stone.

‘A poor woman with a sick husband, or a widowed mother with several sick children—the latter perhaps crying for food—makes no impression on this class of money-lenders; for they will have their pound of flesh, and more too if possible. But God will punish the evildoer and all those that oppress the poor widow and fatherless. Depend upon it their deathbed will be a sad sight, as thoughts of past life will come in their minds, and they would then give worlds, if they had them, to quiet their guilty conscience.

‘A very bad case of this description came under my notice showing the heartless manner these men carry on their business. A small manufacturer was seen by his wife to be constantly in company with a neighbour who was a money-lender. The poor wife always had a dread of her husband’s companion, but could not induce him to give up his company, as he seemed quite overpowered by the money-lender’s snake-like charms. She told me that she often asked why the money-lender so frequently called and why he was so frequently at his

house, but the husband evaded her questions. Ultimately the villain of a money-lender, although he pretended to be a friend, pounced upon the husband with a writ: he had lent him a little money and for years had received £2. a week interest. The poor fellow dressed as usual next day and went out, but did not return, and sent a letter to his wife stating—"By the time you receive this I shall be no more." The poor woman was in a bad state of health, and full of troubles. She sent me a letter asking me if I should hear anything of the whereabouts of her unfortunate husband to let her know immediately. She said she felt certain he had committed suicide. In the midst of the poor woman's trouble the villain of a money-lender, added to her grief by telling her that he would have her husband's portrait exposed all over London. If he had had his own exposed in the same way, so as to warn poor creatures who wanted a little money; it would have been a very proper thing, as all such beasts of prey ought to be well exposed and their characters made known.

' It seemed remarkable that the wife should ask me to let her know at once if I heard anything of his whereabouts or the finding of his body in the sea—she thinking he might have come to Brighton. For soon afterwards as my van was passing along by the sea coast a few miles distant from Brighton the carman heard that the body of a man had been washed ashore. I at once put my horse in the trap and drove to the spot with a friend. I looked at the corpse, and it seemed to resemble the missing one. I cut a piece off several of the garments and

made a parcel and sent it to the poor wife, but directly after I had dispatched the parcel the body was clearly identified to be that of another person; so I at once telegraphed to stop the delivery of the parcel and ordered it to be sent back; and by so doing I prevented the poor woman having unnecessary pain, as doubtless the sight of clothing resembling her husband's would cause such.

' The poor woman soon died broken-hearted; one of the children also died, and the other two were taken by kind friends. The father has never been heard of, and I don't suppose ever will, as the last time I saw him he seemed more like a mad man than a man of business. This plainly shows that when you get any money from these miserable money-lenders, that there is no kindness to expect—no leniency—but a good hard kick to keep you down.

' You left the agent and saw the person that desired the partner. It looked genuine enough—the shop appeared very full of stock. On looking through you found rather more dummies than you cared to see. There were dummies placed where there should have been genuine stock. You set yourself against the affair at once and declined it. Some may not know the meaning of dummies in a shop, so I will just explain : a grocer fills his window with cheeses; half of which are dummies (made of wood or some other material and coloured so as to appear like the actual article). It would be a great loss to a grocer to fill his window with genuine cheeses. An ironmonger makes up large paper parcels with just one key or one hinge outside, with

nothing but paper inside, and these he puts on the shelves in his shop. Such packages would be called dummies. A confectioner keeps in his window a specimen wedding-cake—made of wood, but iced and ornamented over. It would spoil a genuine cake to be exposed to the sun and would be a loss to the confectioner. This would be called a dummy. These dummies are very useful to make the shop look full, but they won't add much to figures in stock-taking.

' You thought—I have had to work night and day to get my money, so I must do all I can to prevent losing it easily. You could see well through the whole affair. The agent would have received, provided the transaction came off, a good commission, and the seller would have been paid far above the value. It was a regular swindle. They both were regularly up to business, for they called on you afterwards several times and were willing to meet you very much under the first offer, in fact a considerable sum. But when a man once attempts to play the rogue with you, you should keep clear of him all you can.

' I was summoned for an amount in London, only a few pounds. I only received the invoice of the goods, but not the actual goods; yet I had to pay the amount, and the costs also.

' It may be useful to many to know why I had to pay when I had not received the goods. I intended to defend it at the court, but not being accustomed to be summoned I was not aware of the working of it; but I found that in some cases (mine was one of these) that if you intend to defend

you must give notice a certain number of days before the day of hearing. I, not having given such notice, consequently lost the case.

' Whilst waiting at the solicitor's office I heard a gentleman in the next room, evidently in sad trouble, conversing with the solicitor: after a considerable time out he came—his eyes red with grief. The solicitor said, "I am sorry for you, but cannot assist you, as it is a bankruptcy case and I have to collect the accounts as they appear on the books." He said to me, "Did you notice that gent that left here?" I said "I did." His answer was, "The fellow was in sad grief;" I said, "Why?" He replied, "An advertisement appeared in the papers—'wanted a secretary' to some company; he answered it in person, arranged hastily, asked no friend's advice—left his then situation—put down £200 as security—signed papers, which were quite useless, and so lost all his money, the parties having since cleared away—no one knows where. He has given me instructions to prosecute if they can be found; but his money is gone." I thought to myself—poor fellow, he has lost his situation and his money: so I did not complain longer about losing my small amount.

' You thought after such experience you would take no notice of such flash business advertisements, and that you had better give up the idea for the present of going into business.

' You returned again, settled up your account with the head clerk—the governor was not at home—a note was given you marked private. You saw it was the governor's writing. You wondered

what it could be. You thought—he has heard I have tried to get a business, and this is my discharge. It merely said—he wished to see you at his private address. You obeyed orders and saw him at the appointed time.

"Well, Harry, I understand you seem desirous of making a change."—You said, "Yes, sir, I certainly had some thought of it." "Is there any cause why you wish to leave me?" "No complaint whatever, of course being married and having a family of young children I want to be amongst them if I can do so." "What do you intend doing when you leave me?" "I hope to better myself; I intend going into business if I can see a favourable opportunity." "Are you aware it requires a large amount of cash not only to begin business with—but also to work with? It would be a sad mistake on your part to commence with insufficient capital; you would always be in trouble." "Dear sir, I hope I have enough cash to begin with so that I may not be put to inconvenience in money matters." He said, "Excuse me for asking you a close question—don't be offended—you need not reply to it if you have the least objection—What amount have you of your own?" It was a very close question, but you did not object as your employer had always studied you and you had earned the money honestly. You told him £800. He was surprised and said, "So much to your credit. Your wife must have helped you." "Yes, sir, she was my right hand." He said "don't be hasty, Harry, perhaps I can meet your views satisfactorily with another arrangement." The Go-

vernor was not a bachelor, he was married, had one child—a daughter—but no sons, and he himself was rolling on in years.

' You were off again for a month's journey, not having the remotest idea it was likely to be your last. You did a capital trade, in fact you sold more goods than you had ever done before in the same amount of time. You returned to the office —another note again marked private was left for you from the Governor. Whilst you were travelling you had tried all in your power to think what alteration the Governor was likely to make in your favour. You read the note. You were to appear again at his private residence ; you were there to the moment, as you always kept appointments and obeyed orders. He asked you if you had a friend that would be answerable for a certain amount. You said—" I know a friend who always promised to help me, but I am not certain he will." He said he never thought of taking a partner until he heard that you were looking out for a business, and as he was getting older he desired some one to assist him, and having noticed that you performed your work in a very satisfactory manner, thought if you could find enough money you could join him in the business.

' This proposition was so unexpectedly placed before you that you could not sleep during the night, as you were very anxious not to take a false step. You were allowed a week to consider the matter over. You went direct to the friend who had promised to help you. You had no claim on him, as he was only a customer who had been successful, and had

saved a large sum. You placed the matter before him, wishing him to give you friendly advice in the affair. You both went into particulars — your friend was a regular man of business and a right down good sort—plenty of thought and a large amount of common sense. After perusing the details of the arrangement offered you, he advised you to accept it; but then came the rub, money was wanted to make the mare to go. You wanted £500 cash more than you had to put down, and a surety for another £500. How could you procure it?

‘I am sure it would be a great deal less trouble to find a friend to advise you than to find one willing to pull his purse-string in your favour.

‘When you arrive at that point it is pretty generally understood, the friend as he calls himself—no matter how rich—begins at once to plead poverty: But a friend in need is a friend in deed. You proved your friend to be genuine and that he meant what he said, and made no bones about it.

“Well Harry, the very fact of your having saved during the twelve years you have been with your master—£800, particularly when you only had 4s. a week at the start, and also had to nearly keep your mother for some years, convinces me that you ought to be encouraged, and I shall take care that you don’t lose the chance for a little money. I feel certain this is an opportunity too good to lose, so will let you have the necessary cash, but with the understanding that you will not mention the matter to your wife

or mine. I shall have a document put away with my Will concerning the matter, and that will answer every purpose."

' You really felt overwhelmed with God's kindness to you. You never thought your friend knew that you had kept your mother; but he did, and did not forget it. You begged he would go with you to the Governor and have a little friendly chat before signing any documents. He did so; and in less than one month you were made a partner and fixed in the business under arrangements that were very favourable and satisfactory to yourself.

' Your good fortune seemed to quite take you by surprise, and you could scarcely realize the change, but in a few days you set to work to arrange matters so that you might have a fair start and a proper understanding in case any unpleasantness should arise before you had time to settle matters respecting the new partnership. You were not long before you received a note from the head clerk—who was really your partner's confidential—and had been in his employ five years longer than you had. This note was a notice to leave. You advised him to reconsider the matter; but he would not hear of such a thing. He had been jealous of you for some time, because your ways pleased the master, and consequently he had often entered very sharp footnotes on the invoices which he sent to the customers on your round.

' From the first moment you entered the Governor's employ as errand boy at 4*s.* a week, you made up your mind that your conduct should be as

good—if not better—than any of the other servants. Had you been a shoebblack you would have endeavoured to have cleaned the shoes better than any boy near you. The head clerk acted up to his notice and left sharp. You wrote him a letter offering to keep the situation open for him for a fortnight, thus giving him ample time to consult a friend before you filled up the vacancy; but he was still pig-headed. After due time you filled up his place by another clerk, who did all the work at half the money. You often had a sharp letter-combat over some remark the late head clerk had put on the invoices. He annoyed a good many customers by setting them off grumbling. You used to have to heal the wounds he had made, and it cost you many a glass of wine—all out of your own pocket—to do so.

‘The first saving was £100 a year after you were made a partner; it was effected by engaging a clerk to take the place of the one that had left the firm so hurriedly. When you entered as partner, it was arranged that all the old hands should remain on the same terms as hitherto; but as the head clerk left of his own free will, you, of course, pursued a saving idea when you filled up the vacancy.

‘You would almost think that age would add to a man’s common sense; but we often find that it is quite the opposite, and that men won’t even take the advice of their best friends until it is too late. They think as they are so much older, that their views are much better than a younger fellow’s: they seem to forget that as they grow older that *their energies* do not increase but rather diminish,

and that their persevering manner must decline as years roll on. Besides, perhaps, they have not been enabled to save money, having had a large family to support, or perhaps they have had a good deal of sickness, or have not been sufficiently careful in the early part of their lives: consequently they should be very careful before giving up a situation, as it never does to be poor and proud.

‘It would have been far better for the late clerk if he had acted in accordance with the following:—

‘If you wish to succeed in life, make perseverance your bosom friend; experience your wise counsellor; and hope your guardian genius.

‘Aged servants often meet with sad disappointment if they pursue crotchety ways too much. They seem to forget they are receiving really a great deal more money than they are earning. But long servitude, with a good character to back you up, seldom loses its reward. It is the greatest folly possible for old servants to encourage the idea that their services cannot possibly be dispensed with; making out that they are the foundation or the corner stone of the establishment. If they were to consider a little more, how much better it would be for many of them! Let them ask themselves the questions—who finds the capital? whose name are they trading under—theirs or their employers? Quite as good fish can always be found in the sea as have been previously caught. Masters often-times are glad of a change, but would not act un-handsome to an old servant. Therefore as the employer studies the interest of an old servant, by keeping him on at wages, for one half of which he

might get the work done quite as well ; consequently the old servant should know his place by getting wisdom and understanding also.

'I knew an old chap who was manager of a draper's shop, and had been so for many years, and was in receipt of a good salary besides various little sums that are bound to fall to the share of a buyer. He assumed really more power and authority than his master. His employer was not a strong man, and allowed him to do pretty near what he liked. There were three sons growing up, and they wished to be instructed as to the cost of goods—discount—&c.: he continually objected to give them the least information. It was very stupid of him, but such was the case. He was often remonstrated with on the matter, but generally replied to his employer—"I think I had better leave, as I am not going to allow these boys to dictate to me." The Governor would walk away and say no more. But there are times when the cart, as it were, is full and won't bear another tile. The Governor one morning had opened some letters that were not very pleasing, and was a little warm in temper. At the same moment something displeased the old manager respecting one of the sons. Again he was desired not to keep business matters so much from them, if they wished to be enlightened thereon. He foolishly made use of his old remarks—"I think I had better leave, &c.," and his master immediately said—"I think so too." He took a quarter's salary and was off in an hour, and thus left a situation he had held for twenty years. He, being fifty-seven years of age was not everybody's money ; and cer-

tainly his price was out of character, as younger men—capable of doing more work—could be procured at a much lower figure.

‘ My advice to old servants, is :—never think you cannot be done without ; bend your back to the burden, make yourself pliable and agreeable to any change : what right have servants to dictate to their employer what they are or what they are not to do ? If an alteration takes place, submit to it. Always govern your temper and don’t allow yourself to be led away in haste by letting your temper get the better of your judgment by giving up a certainty for an uncertainty. A still bee may gather no honey, but it is quite certain that a rolling stone seldom gathers moss. I remember a sad calamity which befel a clerk at one of the large London Houses receiving £250 a year. He left his situation in haste—lost a certainty in hopes of doing better—did not succeed, which so troubled him that he lost his senses and went home and committed murder by killing his Wife and Child, and attempted to destroy himself. Had he asked a friend’s advice before giving up his situation, doubtless he would have been told to make sure of another situation before giving notice to leave, and thus, murder would have been prevented.

‘ You were not like many partners who join others in business. You had travelled over ten years and knew most of the customers, and also knew pretty well where you could place a large quantity of goods, provided the price was right. You also knew the position of most of the houses

if they were substantial or not, which knowledge was very valuable to your firm.

‘The first year the firm did excellent and made a very profitable return, and the stock-taking was satisfactory. The bad debts were merely £50. Your share of profit over and above the amount you had drawn was £300. You said to yourself “this is a very good profit for the first year,” and you immediately paid the amount to your esteemed friend who had so kindly advanced the £500, and had also been surety for another £500 on your behalf.

‘The second year your firm would have done very well, had it not been for that swindler who professed to have a large business abroad. You lost £180 by the fellow. You thought him square, but you were wrong. You were too anxious to get his business, and did not make proper enquiries. He wished the firm to forward the goods by a certain vessel, and you did so. If you had waited until the next vessel, you would have then known the sort of customer you had to deal with, and consequently would not have sent them. It was a lesson rather too dear, but you made up your minds to have money first or before the goods left the docks in future. Nothing like being taken in to make you careful. It is best not to be too hasty in business, especially in export orders.

‘The third year your firm made a good profit, and lost but very little indeed with bad debts. You were very fortunate in buying a large lot of *saleable goods*—just right and cheap. You did not

pursue the same course as many of your friends in the same line of business did—just because they bought cheap, sold again at an ordinary small profit: but you took advantage of the old saying—“buy in the cheapest market and sell in the dearest.” All men of business should get all the reasonable profit they can, as competition won’t allow them to get too much. If you buy a bargain take advantage yourself. What good is it your putting yourself out of the way to get job-lots and giving all the advantage to the customers? You may as well buy regular and get the ordinary profit.

‘You were always watching the papers and getting the tips for the races. I don’t mean the sporting papers or the horse racing tips as they are called; for if you study such tips you will most likely be like the man who used to save up money to get drunk with, and when he found himself sobered he was in debt all over the town. Your firm watched the tips of the human races, where honourable profit could be obtained. Some may not know what is meant by “tip.” It is a slang word for a hint. The racing men say, “I know a good tip,” meaning a useful hint respecting a certain horse so that persons may form an opinion how to bet, or how to try and take people in. It is what they term useful information; but it didn’t suit your establishment, as you did no horse racing business, but merely watched well to prevent your friends from running or racing you down; as all men of business may be compared to racers. The old times were jog-trotting, but in the present time it is a regular race—each of us seem to try and

race, or supersede each other in business. If you have a desire to be respected, never take a walk where you may be seen with a known betting character—never mind how independent you may think you are of everybody. If you do you would certainly be noted down at once as one of the same class, as birds of a feather flock together. But keep clear of such a flock, or perhaps you may be left in the lurch—or on the perch—without a feather to fly with.

‘ What are racing men as a rule ? Why they are a regular set of takers-in or besters. How do they live ? they do no work—they are too fat or bloated. These bull-headed, drunken, dissipated, flash, lazy sharpers are to be seen as regular as the racing season approaches driving along what might be called the Rotten Row of every town they feel disposed to visit. The traps and harness are very conspicuous. A large dog often may be seen trotting behind ; and as an occupant, perched high in the air, may usually be seen a flash lady very similar in appearance to a gipsey queen ; the only difference between a lady of the highest order of the gipsey tribe and the ladies who occupy these fine carriages or gigs being that the gipsey queen is frequently thin, but the betting man’s lady is usually very stout.

‘ They are not a mean class of people to do business with : they seem to make use of gold coin about the same as ordinary tradesmen do of copper. But the end is bad ! Light come—light go. Solomon’s proverb carried out to the letter—riches got not by right shall perish. Can anybody call

betting honest business? Bawling “2 to 1 on the favourite; 5 to 10 on ‘Phantom’ for a place—”

A wretched sound;

Honesty cannot thus be found:

Ruin to one and ruin to all;

Those that join the game must surely fall.

‘If you are invited just to make a bet, answer firmly and sharply—“I never bet, sir.”

‘Betting men—as a rule—lose all charitable and respectful feelings—they would just as soon cause a man to stake the whole of his furniture, as for him to stake a shilling, and if the man lost they would make no trouble of selling out the home and turning, as it were, the family in the street, and perhaps causing the poor victim to commit suicide. They go in to win or lose: they have lost their character and cannot regain it, even if they get the best tip in the world. I asked a betting man why he did not work the same as he used to do? His answer was—“why should I work when so many fools are ready to keep me a gentleman?—I get hold of plenty of money!” I said—“how and who from?” “Young swells, tradesmen, and servants.”

‘I felt hurt, but I wanted information, and I could not get it without seeking for it. I thought young swells—poor silly, giddy, young men, led away like moths flying around a candle, for they must be burned at last. What a pity it is that they do not employ their time, their talent, and their money better, and so retain the name of gentlemen. What an idea to think that tradespeople often waste their creditors’ money without

their authority, and pay away betting debts freely, although their creditors are anxiously waiting for their money—and frequently are cheated out of it altogether. What a sad state of things to be allowed ! But I trust the time is fast approaching—and a good job too—when betting will be entirely done away with, and an end put to much misery thereby. Servants, I thought, they do a bit of betting, do they ? All I can say is—that if any of my servants were bettors, and I found it out—away they would have to fly, sharp too ! for if I were to leave them alone they would be sure to rob me, or anyone else, if they got the chance : so, if possible, before they did, I should get rid of them.

‘ Why should poor horses be compelled to run their legs nearly off, and receive a severe whipping and spurring, just to gratify such hot-headed, mad-brained, and low-minded individuals. If they were to drive horses at any other place than a racecourse, with a similar amount of cruelty, they would be summoned to the police court to answer for their conduct, and would be fined or imprisoned ; and serve them well right !

‘ During the fourth year of your partnership, trade was very good indeed ; met with only a few bad debts, and these were only for small amounts. In the ordinary course of business you must expect to lose at times, however careful you may be. There was one item which formed part of your loss that thoroughly annoyed you. A manufacturer with whom the firm had done business came to see you *on the usual journey*, presented his account, which

was paid him by cheque : He at the same time said quietly and in a business-like way—" I wish you would cash this," and he put a bill for seventeen pounds on the desk, and wished you to pass it through your bankers, stating that he took it from a customer who objected for his bill to be passed through the bank in his own town, he being like many others—poor but proud. He assured you that the party was all right, and said—" besides you can make it right at next settlement, if it is not met in due course." A manufacturer is generally well off unless he is a small man ; but this fellow was employing at least 200 hands, and so you did not doubt him for a moment, but took the bill and gave him a cheque for the amount. You sent it to the bank with your regular cash and other bills, and did not think any more about it until to your surprise the bill was returned dishonoured ; and in less than two weeks the fellow who had signed the bill, and also the manufacturer, failed, and you had nothing but the dishonoured bill (a mere valueless piece of paper) to compensate you for your loss. Never cash strange bills or cheques unless you know the circumstances pretty well, and the party to be substantial.

' When men get short of cash and are very near failing, they often have all sorts of dodges, and study plenty of trickery to obtain money. They fly kites, that is—they issue accommodation bills, which are dangerous. If you were to obtain a lot of money for discounting such, you would be almost sure to lose some day, as very often the person who draws and accepts is one and the same individual. There

are plenty of forged bills, cheques, &c., put in circulation every day, but the drawers and issuers generally manage to steer clear of the law, although sometimes justice unexpectedly grips hold of them, and then out comes the secrets of the tricks of trade which have been worked for years.

' At the end of the year you again took stock, and found you had had a very profitable year. By this time you had entirely paid off your friend who had so kindly assisted you, and you asked him to allow you to tell your wife who gave you the lift : he consented.

' You purchased and gave him a gold watch and chain, and inside the case of the watch had his name with the following inscription engraved :—

When I found myself in need ;
In you I found a friend indeed !
May you enjoy while here you tarry ;
Good health, long life, and plenty,
Is the wish of your obliged and obedient
servant, Harry.

' During the fifth year your trade steadily increased. An opportunity offered for you to buy some old property adjoining your warehouse ; so as you required more room you embraced the opportunity. You had the old building pulled down, and gave orders for a fine warehouse in addition to your other premises, to be erected. The new building was nearly finished, but as you were too anxious and did not take the precaution you should have done, you caught a severe cold which sent you home, and fever followed, which soon stopped your thoughts about business and this world's goods. You used

to lie down and think of the future. You felt very sorry you had had your brains, as it were, so full of business when you were in good health, and had neglected oftentimes to worship God who had been so good and kind to you. You were very down-hearted: "Ah!" you said to your wife, who was sitting near you: "my life has been wasted. I must have lost many golden hours which can never be recovered—not even for all the money the world can produce." They were lost for ever and you felt it keenly. Day books and ledgers were the idols you had worshipped; but they were no comfort to you on the bed of affliction! for what can it profit us, even if we gain the whole world, if we lose our soul in the attempt? The doctor came, and after examining you, he sent for a physician. Upon the latter's arrival, they shook their heads, and then had a consultation in the next room. A friend of yours had an interview with them, and afterwards came and sat near you. After a long silence, he said—"Harry, have you made your Will?" You said "No, I never thought much about it." He said, "As you love your wife and children, do allow me to send for a solicitor, and get it done in case you may be called away." You feebly replied—"Send by all means, and let it be done."

"While you were engaged in silent prayer, asking God to raise you once more—a quiet knock at your door, and a gentleman—a stranger to you—came gliding in your room and sat near you. "Do you know me?" said he. "No, I do not," you replied. "I am Mr. James, the solicitor: excuse me, don't put yourself out. I hope you will soon recover.

I have prepared many Wills at the bedside of gentlemen." His mission was to set your house in order, but at that moment your thoughts were far beyond the goods and chattels, &c., of this world. You thought of eternity, and where your soul was about to fly, for you seemed to get weaker every day, and had given up all hope of recovery, so consequently every moment seemed precious to you. But however, although you cared nothing about worldly matters, still you had a duty to perform to your wife and children by providing for them as far as you were able. So as well as you could (and it caused you much pain, for your strength was fast failing) you told the solicitor how you wished your property disposed of. He took down the particulars, and when he had drawn the document he placed it before you, and you then signed what was stated to be your last will. It certainly was read over to you, but at the time you were enduring such pain that you paid no attention to the reading.

' How can you possibly make a will properly when you are full of pain ? You might have fell in the hands of unprincipled persons, and what little you had might have been signed away from your own family, and disposed of quite contrary to your wishes.

' I most strongly advise all persons—and more particularly married men—to immediately have their wills prepared by a competent person—(it is not necessary to employ a solicitor, but wills should be prepared by some person that is well up in such matters)—and on no account prepare them themselves. *Don't delay until to-morrow—for it may*

then be too late; for remember that—"in the midst of life we are in death," and that whatever property it has pleased God to entrust us with should be disposed of, as far as we are able, as our conscience directs.

' I knew, personally, a gentleman who suffered severely through the conduct of an unprincipled solicitor. The gentleman's father was a large farmer, and had freehold property of his own. Unfortunately for the wife and children he had a weakness for more drink than was beneficial for his health. He thought more about drinking than he did about making his will or providing for his family. He was often reminded that it was his duty to make a will. He said—"I am not ready to die just yet, and am not going to sign my life away to please other people."

' What a misfortune it seems that we should think all others are mortal but ourselves ! We evade the thought that we are all dying sinners. We shudder at the thought of death. Let us learn more every day the way to live, and depend upon it, our path will be much easier when we are ordered to quit our earthly home. This mortal frame of ours is daily wearing away : so don't let us rest too much like the foolish Virgins, who asked for oil but could obtain none; but when we are in health let each and every one of us say with the psalmist—"teach us to number our days that we may apply our hearts unto wisdom," and let us learn, not only how to live, but also how to die. Time swiftly flies away, and at any moment we may be summoned to appear before the Great Judge. It then will be

no use saying—"wait, I am not ready." The making of your will is far more important than an hour at your ledger, and this you will feel most acutely—if you neglect making your will—when on your dying bed you remember that you might have done it had you felt so disposed, and thus have saved yourself from the pain and annoyance of having strangers at your bedside during your last moments.

'How ridiculous it is for any sane person to entertain the absurd idea—that making a Will will shorten his or her days. However, such is—unfortunately—too often the case. The farmer was taken suddenly ill, and was advised to make a will. The solicitor was his bosom friend, and a regular lushington—always ready to join the farmer in what many call a spree, which meant a good drunken freak; after which they often had the pleasure of holding each other up, and so preventing one another from falling.

'It is a sad spectacle to behold a couple of drunken beasts holding each other up, and each accusing the other with being drunk. This friend as he called himself, volunteered to make the will, and his offer was accepted. The farmer's wife was not a business lady, and his children were too young. This unprincipled vagabond of a solicitor willed half the property to himself. He was artful enough to get it properly attested, so there was no chance of upsetting the will, as the farmer was supposed to be in his right senses. But can a father really be in his right senses if he wills his property—and particularly if such property be only small—

away from his five young children, whom he could have no serious complaint against—they being too young to offend him. There can be no doubt but what this solicitor fellow, although he was always supposed to be a true and honest friend, grossly deceived the farmer and so robbed the widow and children. His ill-gotten gains very likely did him no good; but, however, whether such was the case or not, the poor widow and orphans had to suffer, for they were unable to get their property back. How can a half-dead man know how to dictate such an important matter? Cases have been known where the poor creatures' hands have had to be guided during the signature, while they themselves have been quite unable to speak.

' Many wills might be upset, only the expense is so great, and there is so much trouble attending the undertaking, that many families are actually compelled to abstain from obtaining their just rights, as they are too poor, and consequently unable to furnish sufficient money to defray the cost of the proceedings.

' I heard of another case of bad judgment in making a will. An old grocer who had worked hard for many years—oftentimes night and day—had realised near £3,000. He left his wife the interest on the money during her life: he had but one child, a daughter, sixteen years old. After the decease of his wife, the property was to go absolutely to his only child. The widow died twelve months after the husband, and then the child came in for all. It was not long before it became known that this young girl had money. She—or rather

her money—was courted by many. She married at nineteen, and only lived two years after. She left no issue: hence all the money this poor old grocer had worked for, and fared hard for, was given away in a moment to a fellow the parents never knew—a complete stranger—while at the same time, there were poor relations that received not a farthing. This young spark was asked by one of the grocer's poor brothers to lend him £5, but he quietly told the poor fellow to leave the house or he would be kicked out. The brother said—"I think you ought to give me a trifle, you having received the whole of my late brother's property." The only answer he received was—"It was the old gent's own doing; if he had been possessed of a little more sense it could have been arranged different."

' Before undertaking anything of importance—and particularly the making of a will—you should always ask a friend's advice.

' Some people have an idea that anybody can make a will: so they can, such as it is; but they often make a regular bungle, as they say too much, thus causing great doubt as to the proper construction of the testator's intentions. So a solicitor is called in to settle the matter, and of course takes his fee, and gets up a case if he thinks he can make money by it: So away goes the oyster, the shells only being left for the disputants.

' What this old grocer should have done, was to have left the interest or profit derived from his property to his wife during her life, and after her decease, it should have been left to trustees for the benefit of the daughter; and a proviso should have

been inserted stating that in the event of her marrying and having no issue, then, at her decease, the whole of the property to be given to his own poor relations, instead of leaving it as he did, and thus allowing a perfect stranger to quietly walk off with the lot.

‘ It is of the greatest importance that executors should be shrewd men of business, as they are better able to fulfil the duties than persons not accustomed to trade. If you want to know if a man is genuine and honest; do business with him—never mind what he says about himself. Poll parrots often talk—but it is only talk, and therefore taken little notice of, as actions speak louder than words.

‘ It is also bad policy to choose executors to a will too aged. If the estate is large, three executors should be appointed, so that in case one died the remaining two would carry out your wishes. I think it very unadvisable to appoint a lady as an executrix; for ladies are frequently more easily led away than gentlemen. But of course there are exceptions to every rule. I have no desire whatever to wound the feelings of any lady by my advice—on the contrary, for in my opinion genuine ladies are bright ornaments of society; and in fact I scarcely know what we should do without them.

‘ It is to protect the ladies from being swindled that I think ladies should not be executrices, as there are so many dodges used to find out a weakness which, when found, is often taken advantage of by unprincipled and interested persons. Men used to business would be up to the moves, and consequently would stop such persons’ little games,

and thus would cause the estate to realize something near the mark, provided they were not fettered too much ; but an undecided lady might procrastinate, and so lose a good chance.

‘ After you have made your will, do not leave it in your house, in case some member of your family may peruse it and make objections by altering a word or so, or perhaps do away with it by using it to light the fire, which is not at all an uncommon occurrence. Keep merely a copy at home for your own perusal, but let the actual Will remain in the custody of your solicitor, or of the person by whom it was prepared ; or at all events have it deposited at your bankers, or in some place where it will be safe and secure.

‘ Lord St. Leonard’s Will was lost, and £500 offered for its recovery. Had he deposited it in some place for safe custody, the annoyance and disappointment to some of his relatives would thus have been avoided.

‘ Lord Westbury made his own Will, and although an eminent lawyer ; yet differences of opinion arose as to the testator’s intentions, and the Court of Chancery was called upon to settle the matter.

‘ How can we account for these two gentlemen making such blunders ? Doubtless we all are—although we may be perfectly competent to make the wills of other people—too nervous to make our own, as at that time death stares us in the face and often causes us to tremble. Did you ever hear of a medical gentleman prescribing for himself when he was ill ? No, certainly not ! he would send, as

soon as possible, for a brother-practitioner, and would willingly leave himself in his hands.

‘ After having lingered for several weeks between life and death, your prayers—thank God!—were answered, and the disease was checked, and you gradually regained strength; and in about three weeks from the time of the favourable change, you returned to business, but you had been so reduced that you could not do half a day’s work.

‘ A change took place in the weather, and you were sent in the country, which did you a great deal of good. You were slowly restored to your usual health, and as soon as your doctor felt you were able to return to business you did so, and you continued to improve until your health seemed perfectly restored. By this time the new warehouse was completed, and filled with goods. All through the year the firm were very fortunate in the sales and realized a good profit, and had no more pull-backs. Stock taking, again you were on the right side. Little did you think the last time you took stock what affliction you would have to pass through; and how grateful you felt to Almighty God that you were still in the land of the living, and that your wife was not a widow, and your poor children fatherless. Whilst lying on your bed of affliction, you used often to fancy you were being followed to the grave by your dear wife and children.

‘ At the commencement of the sixth year, trade was exceedingly dull, but a reaction set in, and you having more room than some of your neighbours, had secured a large stock of useful saleable goods

for the season, for which there was a large demand. So when you took stock you were several hundred pounds to the good. Fortune again began to shed her warm and glowing rays of sunshine on you. But affliction causes us to think, and reminds us that we are but worms of the earth, and soon cut down. So you thought to yourself,—what is this world's goods after all ! Don't let us be too grasping, but let us try and let our neighbours live as well as ourselves. Let us make use of our surplus capital for a good purpose, while we live—depend upon it, the more we have to leave, the more trouble it will cause us.

' During the seventh year, the firm's business increased, and by that time you had steered quite clear of bad debts.

' Many good firms have been ruined in consequence of the partners or managers not being sufficiently sharp in avoiding bad debts. You had a system in your business which answered well: when you found customers did not keep their promises, and that their shops appeared to get thin of stock, and perhaps the shopkeeper getting more careless: then your prices began to advance, and he (the shopkeeper) began to buy elsewhere cheaper. It was always pleasing to you to get customers a little cross if they owed you money, as they often would—what may be called get "huffy,"—meaning, rather saucy—and, in a temper, they parted with the coin, stating that they would do no more business with you. You should always treat such with the greatest civility, for they are sure to visit you now and then with ready cash; in that case,

you shouild always make it worth their while, and so you will get most of their cash trade. I don't hold with pressing customers too much, if you think they would pay if they could; but if they are playing the rogue, then sharp practice is requisite.

"Tis better to err on the side of mercy than to be too sharp. It is often said by a party who owes you some cash "you are the only man I owe any money to." If a customer tells you this—never believe him, for he would be almost certain to be in debt everywhere.

' Stock taking still favourable. You felt thankful to the Almighty for His mercy and gracious gifts.

' The eighth year you passed through the first three months comfortably; but alas! a change was about to take place. Your worthy and kind old master and present partner was suddenly taken ill: he sent for you the next day and told you he was certain this was his death blow. Inflammation set in. He said "Harry, I shall never see you again in business—my time I feel certain is drawing near to a close." The good old Wesleyan minister came and sat near him, and you waited some long time with him, and then bid him good bye. You saw him early next day: He was worse than the previous day. You called again on the third day, but there was no prospect of recovery.

' The day after you again saw him—a change for the worse had taken place. You said—"Is there anything I can do for you; can I attend to any of your private affairs." "No," said he; but he wished to reveal to you how his worldly matters

stood. Exhausted, for a time he dozed away and left you sitting in the chair. Whilst silently watching him, you thought—how three years ago you were laid aside and not expected to recover, and yet you have been spared and are now at the bedside of one whom you could do no other than esteem, as he had raised you from an errand boy earning but 4s. a week to the comfortable and proud position which you now occupy.

‘Although not a great talker on religious matters, he was not like many—white outside but black within. He was often black with business dirt, but his heart was in the right place, and he was, as he always stated—genuine. No clap-trap about him. What he promised he performed, even if it cost him a large sum. I never knew a case where charity was needed that he refused to assist; but he never allowed his name—like many others do—to be stuck on a bill almost like a play-bill: his charity was dispensed in a quiet, feeling, and an unostentatious manner. He was a free and generous giver and felt thankful that he was in a position to do good: he was not like those persons who profess to be charitable and have their gifts advertised so as to let everybody know what good Pharisees they are. Nor did he take care of threepenny pieces so as to be able to put one in the collection plate at chapel or church.

‘It is rather amusing to see the venerable moneyed people hunting during prayer time—digging at the corners of their pockets, to find the smallest silver coin. They would freely put in a copper farthing if it were silvered over so that it

might not be noticed who the worthy individuals were that were so extraordinary charitable. Poor miserable creatures let them keep their threepenny pieces to themselves and their miserly faces would be improved. They are the class of people who keep the servants on board wages and never forget to lock up the tea and sugar, and oftentimes the bread in case the poor kitchen slavey might help herself to a spoonful of the former or a small piece of the latter without permission. Such people seem always full of trouble : look at their faces—not a smile, no, not under any circumstances.

‘Wake up ! put on a smiling face ! do look at yonder fields—see that old man and boy cutting the hedges : the man receives only 15s. a week, and the boy who is 14 years of age, only 3s. 6d. Listen ! they are singing now the old Waggoner Song—ah ! now ’tis “Cheer Boys Cheer no more of idle Sorrow.” Idle sorrow indeed ; their faces are not darkened with any of that useless commodity : they feel happy ! See how bright and cheerful their faces look in contrast to yours—where nothing but dark gloom can be depicted. See the man on a Sunday with his clean white round frock and his “old gal” with her red plaid shawl—the picture of health and happiness : and yet the miserable pittance they receive scarcely enables them to obtain the meanest necessities of life ; while you who are in receipt of large sums, even more than you can possibly spend, seem always to represent a true picture of unhappiness ; and by your conduct you seem to grudge the poor servant girl a little extra food. Give up that miserable idea that every-

body is trying to rob you : Don't make yourself so mean as to go from shop to shop to try and beat some one down in fair prices, or slip around a back street to get a cabbage a farthing cheaper. No longer allow money to be your God ; for should you do so, you will indeed find to your heart's sorrow that it is the root of all evil. Be charitable and give freely, and thus create happiness.

‘ Your partner often used to remark that he was only like the manager of a branch bank, who had to render an account of his doings to the head establishment. He said, he knew he should be called to account—not to the manager of a bank—but to the Great God who rules heaven and earth and knows each and every transaction—whether it be good or whether it be evil—for deeds done in his past life. “ While I have life,” said he, “ I will give what I can spare, and shall thus have the opportunity of seeing that it is expended in a proper manner and not sifted as most likely it would be if I left it to be disposed of after my death : for it is a well known fact that very large sums have been left to provide cheap dwellings for the poor ; but the persons who have the management of the property—actually—by their conduct—prevent the people for whom the charity was intended from taking possession of a single room : for the rents are so high that they cannot afford to pay the sum asked.

‘ All persons that have money to spare, instead of leaving it by Will to be expended after their decease, should, if possible, spend it while they are *living* ; for it would give them real pleasure so to

do, as they would have the opportunity of seeing the working, day by day of their benevolent undertakings, and they would be esteemed—not only by the members of their own family—but by all noble and generous-minded persons with whom they came in contact.

‘While you have the opportunity you should do some good with your money; for depend upon it it is a great sin to keep it until you can keep it no longer.

‘You had many interviews with your partner during his severe illness, and many happy hours you spent with him talking matters over. He gradually seemed to get weaker, but remained perfectly sensible. You thought you would muster up courage to ask him if he had made a will. He replied—“Yes, some time ago, and you are one of my executors.” His wife and daughter were present, and were very much grieved at their certain loss, which was approaching fast. You felt it very keenly indeed—for you were not only bound together in business, but also with brotherly love.

‘You visited him as often as you thought it prudent, without troubling him too much. After about three weeks’ illness he sent for you about eleven o’clock at night. As soon as you arrived and sat near his bedside he put out his hand, and you held it: he said—“Harry, you have been a faithful servant to me, you have caused me no uneasiness or unpleasantness. I am pleased that you will receive at my death a share of my property—and the time is not far distant. Carry out my will according to my desire, and assist my dear wife

and child all you can, that is all I wish.” In a very short time a change took place, he gently pressed the hands of his wife and child, and said—“Good bye! I am on the Rock, praise the Lord!” and all was over. His spirit had departed to the regions above where there will be no more dying. His poor mortal body was lifeless, but his soul had put on immortality, and one more seat, you fully believed, was filled in heaven.

‘The shock it gave you seemed to quite cast you down. With many deep sighs you assisted to carry out the necessary arrangements for the funeral. You knew nothing of the contents of the Will, but you were invited to stop and hear it read. To your surprise he had left you his share of the business, and a good sum as a working capital.

‘You felt the gift was a great deal more than you deserved or were entitled to. Losing your senior partner in the business was a serious matter indeed—the business being extensive, as you bought all large parcels of goods together, and always took each other’s advice before making the purchase.

‘You looked back and thought—Can it be a dream or can it be true that a few years ago I was a shop-boy at an ironmonger’s shop at 4s. a week wages, and now I am master of a large business. It was no dream, it was true. You had been blessed with good health, which you did not abuse: of perseverance you had a good share; and honesty was your policy. Money or anything else that was not yours was no temptation to you no more than stones in the streets—thanks to your parents for sending you to school and not allowing you to run

the streets. You were always ready and willing to learn. You were sure you could not learn too much how to get an honest livelihood. You were no Sabbath breaker. You always knew when it was Sunday. You worked well in the week, and rested well on Sunday. Your master could always depend on you and on your word. If he asked you in case of misfortune—who had done it? If it were you, you admitted it; if you knew who it was, you told the truth, as you knew you were not justified in concealing anything your master had a right to be made acquainted with. You used to think why should the wrong individual be blamed for what he was not guilty of. You used to be called a tale bearer, but you used to answer—"I am no liar." (If servants and masters would always adhere to the truth how far better it would be for them).

‘Your conduct pleased the master and you became his favourite. You found honesty to be a very profitable trade-mark, and perseverance, combined with tact, a pearl of great value. You began with nothing, and at the death of your esteemed employer and partner you were, at the age of thirty-eight—quite a young man—entire master of the establishment, and in a first-rate position.

‘You commenced work at 14½ years of age; went out as a traveller at 20, and at 30 became a partner. (See plate.)

‘You were determined to carry on the business in the same old and honest style as it had been carried on hitherto, and hoped you would be spared to have long life, good health, and a thankful and charitable feeling at all times towards your fellow-creatures.

‘ If lads at first starting would try and save something every week, and if small tradesmen would take more care of the pence, and large tradesmen look after their men and the practical part of their business as they should do, the lads would save a few pounds, the small tradesmen would be able to pay their accounts better, and the large tradesmen would not be robbed so much, and would oftentimes save themselves from bankruptcy. When you find a servant that receives good wages spending all he earns, you would only be doing your duty in watching him to see that he earns all the money he spends.

‘ The following reasons for failure in business which I read the other day in a pamphlet may be useful to many :—

‘ “Among the reasons for failure in business there is one which we fear is becoming increasingly prevalent—viz., an extravagant style of personal or household expenditure. The present is a luxurious age; the general current is towards consumption of luxuries in various forms, in a style which our fathers could never have dreamt of. The shopkeeper of to-day must live in a house as good as that of the country gentleman of a former generation. And furniture, dress, equipage, servants, parties, must all be made to correspond with the house.

‘ The tradesman of a former period lived over his store. In the little back parlour he and his family ate their meals and spent their evenings, and from his meals he was never ashamed to rise to attend to a customer in the shop. The furniture of his house and the style of expenditure corresponded,



HARRY EARNEST, Esq.—(See page 131.)

and a comfortable simplicity was the rule rather than an indulgence in luxuries. It was by such a mode of living that the foundation was laid of many of the great fortunes that now enable the children of such parentage to be great capitalists or merchant princes. The bankers of many a modern city could tell of the days when their father lived plainly in the old home of business, and was proud, not of his dinners and wines, but of his promptness in executing every demand made upon him and upon the solidity of his credit. The credit naturally arose out of true economy, and the wealth naturally followed upon both. But in these days a tradesman has scarcely begun to accumulate capital at all before he thinks of migrating to the suburbs. There he has an additional rent to pay. Once there, with fashionable neighbours round him, he thinks he must apply the proverb of "doing as Rome does when you are in Rome" to his own case. It is a long way down to the store, and, as the doctor once expressed an opinion that it was better to have dinner in the middle of the day, a little "trap" must be got up, and a man kept to look after his horse. "Costs a mere nothing, you know," has been said by many a deluded soul when first launching out into the path of extravagance; but the "mere nothing" has a wonderful faculty of constant growth, until, by-and-by, a style of expenditure has become fixed that eats up the profits of business as fast as they are made, and leaves no possibility of providing against those "rainy days" which occur to business firms as well as to households.

‘ Young merchants can never sufficiently remember that capital grows slowly at the beginning, and that a style of expenditure which will be borne easily after twenty years of accumulation would be absolutely ruinous if adopted at first. The tendency of the times, as we have said, is to luxury and expenditure. Men always have occasion to be on their guard against something or other; and those who have liabilities and depend on credit will do well to be particularly on their guard here—economy and good credit, one may say, walk arm-in-arm. It does a man good when his creditors observe what a little bit of cottage his debtor lives in, and that he is not ashamed to be seen with the dust and soil of business upon him; but let a man beware of kid gloves and patent leather boots and the carriage until he has got into such a position as to be independent of credit altogether. When he can buy everything for cash, and can carry on his business without discounting, he may live in a palace if he likes, and nobody will have reason to find fault. But men generally have a long road to travel before they reach that elevation, and we may depend upon it that every yard of that road is paved with carefulness and economy.’

‘ I think it as well to relate—more especially for the benefit of my young readers—the following:— You recollect when you had only been twelve months in your situation, you were sweeping the shop one morning before the master came down stairs, and in front of the counter there was a purse on the floor. You picked it up, and looking inside saw about five pounds in gold and silver. One of

the porters was near, and said—“Holloa, there's luck before breakfast, stick to it, Harry, don't give it up: let us burn the purse and divide the money, for we may never get such a chance again. Whoever has lost it will not expect we have had it, as they cannot swear where it was lost. Get rid of the purse at once, and the money they cannot swear to.” You paused for a moment; he said—“Now then, part old man, before anybody else gets up to it.” But the good advice your parents gave you—“above all, Harry, never steal anything, not even a brass button, it will never do you any good”—came rushing in your mind. (I once found a cricket bat in a field a mile away, brought it home, told mother and father I found it against a tree. I was sent back sharp with it, and had a scolding for bringing it home. If my parents had allowed me to have kept the bat, I might have desired a ball, and perhaps might have taken it while it was rolling, provided I could have done so without being noticed. That would have been a first theft, and although a petty small beginning, it might have made a wretched end.)

‘Parents should look well after their children's habits, and should set them an honest example, and by doing so they will be genuine parents—good fathers, kind mothers, and honourable protectors, for which conduct their children will bless them in after life a thousand times over. They need not break their arms or backs violently or passionately, nor shout out at the top of their voices, but quietly correct them, and talk to them in a kindly

and gentle manner, which will have double the effect.

'The wicked porter tried to make you a liar and a thief—a pretty vagabond to be entrusted with the charge of the shop alone ! When he found you were determined to give it to no other person but your master, he had another try at you ; he said—“ Harry, give us a bit out of the purse, the party who lost it will be glad of what they can get, more especially as they have lost the purse and money altogether.”

'Temptations are too frequently placed before lads just starting out to get an honest living.

You thought—you are a bad wicked man ; and then your parents' good advice was so firmly fixed in your mind—and one sentence in particular—that it would have required as much trouble to eradicate it as it would to erase the marks from the sailor-boy's arm that had been pricked in with a needle and then filled in with Indian ink—the sentence was—“ under all circumstances, be honest !” You said, “it is not mine or yours, I shall give it to the Governor.” He said, “you are a bigger fool than I thought you were.” Shortly after the master came down, and you at once gave him the purse and contents. He said, “it is not mine, my lad, why did you not keep it yourself ?” You said—“ No, sir, what is found in your shop is yours, not mine : I would not keep other people's property for double or treble its value.” He said—“ you might have kept it, and nobody would have been any the wiser.” You replied—“ Sir, what

few shillings I have are mine ; I don't desire stolen property—I hope some day to be better off, but if I have a bad character I shall be much worse off, for I shall be unable to obtain another situation. When I was at school my name was put down for a black mark, so now, as I have my living to get, I must be extra cautious." The Governor took the purse and left you in the shop. He said nothing, but this act of honesty made a wonderful impression on him as to your value : for so he told you after you became a partner.

'About twelve o'clock the same day a lady came in and enquired if a purse had been found, she had lost one, but could not remember where she had it last : so she was making a general survey, hoping she might be successful. You sent the lady to the master, who questioned her respecting the amount in the purse and description of the purse itself. The lady answered in a satisfactory manner, and the governor gave her the purse, and as she passed you she said "thank you, my lad." You had hoped to receive something, but were doomed to be disappointed.

'The porter having heard that the purse had been owned by a lady, asked you next morning what reward you had received. You answered him sharply—"I've been well paid." He said, "How can that be, I heard you did not receive a penny from the mean woman?" "No," you said, "I did not, but I've kept my character good and honest, which is more than money. If I had done as you wished me, I might have been ruined. Honesty is my policy, but I call you a thief. If you had picked

up the purse instead of me, you would have kept it, and perhaps I or someone else would have been blamed for it, and what good would it have done you? Every article you buy with stolen money is sure to turn out bad; besides there's your wicked thoughts to worry you." He said—"I hope you did not tell the governor I knew it and asked you to keep it." You said, "What are you afraid of then?" He said, "he might be cross, and give me the sack." His conscience was troubling him, but yours was not, and although you had received no reward you were as happy as a sand boy.

' However, the lady did not forget to reward honesty: she sent for you a week after, and gave you a guinea bible with engravings, and inside was written—"Presented to Harry Earnest, as a reward for honesty." The governor heard of it and wished to see it, and gave you 10s., and said he was glad to find he had such an honest servant in his employ.

' This incident should be well remembered by all persons—particularly boys and girls—as it shows that honesty may not always receive a reward immediately, but the reward—like bread cast on the waters—will be seen after many days. If you had kept that purse and money that you had no right to, you would have lost a good character, which money could not buy you back; and you would have gained only the esteem, or what some may call friendship, of a wicked fellow of a porter who should have set you a good example. He would have led you on—step by step—robbing away until *he had brought you to the doors of a prison, and then would have left you to go in by yourself.* You

would then have been compulsorily cast in the society of the most brutal and worst of characters : your name would have been entered—not beautifully written in a bible—but in the black book of the prison : your likeness would have been taken—not for your mother's album—but for the purpose of being added to the prison collection of criminals, and so ready for reference at any future time. As a rule, when a boy, girl, man or woman has once been to prison on a criminal charge, their character is blasted, and they often go again, as they cannot get employment. What master would give a thief a situation ?

' Giving up the purse that was not yours was honourable on your part, and you were a great gainer, as the porter was discharged and you took his place, and so received more wages, and were ordered by the master to unlock in the morning and lock up at night. You also, in addition to a rise, received a bible and ten shillings, and gained honourable favour with your employer.

' The contrast between your case and a case that came under my notice this week is very striking : a respectable young man had lived in one large firm as clerk for many years : his employers were so extremely pleased with him as—as they thought—a faithful servant, that, as they were about to dispose of the concern and retire—they intended to give him a good start in life by paying his expenses into a good business. Upon the books being audited, it was found that this very fellow had been robbing them to a large extent : so instead of going into a snug business of his own, he was sent to prison for

two years' hard labour. He confessed to the robbery, and said he had been led into it through betting, and its special friends—drink and bad company.

' Again let me—in conclusion—impress upon readers of this small book :—If you are servants do your work willingly and well ; act honest to the letter—not only to your employer—but to all others. Let your word be your bond. If you cannot carry out your promises as you intended ; go and see the parties or write them a line so that they may give you a good and honourable name, as recollect a good name is much more thought of and esteemed than a bad one—although the owner of the latter may be the possessor of great wealth.

' Female servants are oftentimes desirous of imitating their mistresses in their dress : so they procure clothing in pattern and quality as near as they possibly can. Such conduct, certainly, should not be practised, as it often causes their employers to feel very uncomfortable, for ladies are far more sensitive than gentlemen as a rule, and certainly would feel hurt, although perhaps they may pretend not to notice it. Bear this in mind, honour to whom honour is due. Guard against such ideas and practises, and you will receive more favours from your employers than you otherwise would. It is far better to dress according to your calling in life—let it be what it may. Fashions are so numerous in ladies' costumes that there is plenty of scope for all without infringing on the right, or rather what should be called the privilege, that the mistress *should appear as mistress or lady of the*

house. What can look prettier than a cleanly servant neatly and respectably attired : and what first-class wives many make to young tradesmen beginning in life ; for they have an advantage over many poor tradesmen's daughters, as they have been taught to work and become thoroughly domesticated.

‘ Servants frequently lose good chances because they are usually bad scholars. Unfortunately for many, they have to leave home early in life. Their parents, generally, are bad scholars : hence the poor children are cut off or deprived of education, which is a serious matter and a great sin. The School Board, I am happy to think, will meet this unfortunate drawback, and in the rising generation there will be but few servants unable to read and write.

‘ Poverty is no sin : but patience, perseverance, and honesty will conquer every difficulty. Servants that cannot read and write should learn. When they first appeared at their situations, could they cook a joint of meat, or make fancy pastry, or cook even a fish properly ? No ! How is it they became able to do so ? Why, because they knew that if they did not learn so to do they would not suit their mistresses, and consequently would have to “ take their hook ” sharp.

‘ Therefore, as they have persevered and learned to cook : so they should persevere and learn to read and write. There can be no excuse for them provided they are not too far advanced in years. They should, in their leisure time—and they must have some leisure time—get a copy book and persevere

and copy away until they can write as near like the copy as possible : While they are thus learning to write, they will also be learning to read.

‘ They should not be down-hearted because their first attempts are unsuccessful, but they should go at it again with pluck—stick to it—and they are sure to win, and so be able to read and write, and save the unpleasantness of exposing or divulging the family secrets, which cannot be avoided, if they are compelled to ask friends to read and write all their letters. A little perseverance on their part will soon overcome the difficulty, and they will have a much better opportunity through life to better their position. Just fancy having to ask a fellow-servant to write to your intended or sweetheart : she might, at the first misunderstanding, make mischief and cause you to lose his love and affection, which, had you been able to have written to him yourself, would not have happened.

‘ If you are masters, do to others as you would have others do unto you. Never, under any circumstances, place or cause to be placed pieces of marked money about your shop or premises with the intention of testing your servants’ honesty : for such a practice is mean, uncharitable and contemptible, as it places temptation in the way, and frequently causes the ruin of many a poor girl or boy, who—had they not been the victims of such detestable conduct—would have made bright men and women. Keep your cash in its proper place—don’t lay it down carelessly—for remember that to err is human. Don’t be too hasty in thinking your servants unwilling to obey your orders because they

may be rather slow in executing them, or perhaps don't answer you as quick as you wish. It may be that some trouble is on their minds—perhaps a mere trivial affair—which causes them to appear dull and inactive. At such times as these you should not speak to them harshly; but just call them aside, and ask them in a kind manner, what it is that causes them to appear rather different than usual—has any one offended them—do they feel unwell—Is there anything you can do to assist them? Should anything be troubling them and they communicate it to you, then you should do all in your power (for remember that to a certain extent you are responsible for their welfare) to relieve their minds—perhaps sometimes a few kind words will be all that is necessary on your part to effect this purpose: at other times it may be essential to give a little money, or to put up with a little inconvenience; but whatever assistance you render, render it cheerfully and pleasantly, and depend upon it that your servants (even if they are inclined to be bad one's) will, after perceiving your kind intentions, do all in their power to please you and will think you a "regular stunner."

'Give your servants every opportunity to be honest and trustworthy: don't keep your shop open until eleven and twelve o'clock at night and thereby deprive your poor servants from having a chance to rest: Don't pay them badly. If you want to keep good servants pay them properly, and when you find you have had a good and profitable year's trade let your servants know you are satisfied with them by giving them an extra present; for

recollect a master can get but little from his own individual labour. If your capital has been made good use of, you should share the profits a bit amongst your servants : make them as it were small shareholders so that they may be interested in your estate, and you will be sure to be well paid for your generosity. There are, of course, some servants who think no more of wasting time than they would of picking up a stone in the street. The only way to treat such is to keep them for your own convenience: show them no favour, but watch the opportunity to fill their places with others that are more trustworthy: for you must remember that one black sheep often spoils a flock, so the sooner such an one is out of your house the better.

'Ladies would seldom have to change their servants if they (the ladies) were to be more kind to them instead of nagging them so much night and day, or ringing the bell for Sarah just to poke the fire or to open or close the window. Before the poor girl sits down she has to get up again. I heard of a poor girl who was more charitable than many others. She gave her mistress a good character as to housekeeping, but said that she was so fond of ringing the bell that she (the servant) could barely get enough time to eat her meals.

'I am sorry to say it is a very common occurrence at the present day when a poor girl that only earns 1s. 6d. or 2s. 6d. a week meets with an accident and breaks a plate or a glass, she—poor girl—receives about a week's nagging, as well as having the paltry amount stopped from her (*the slave's*) small wages.

' All day long and in every tradesman's shop ladies are saying, "I cannot get a servant." No wonder ! If you think servants, that are educated and clever, are going to slave from morning to night up and down the wooden hill all day long for a mere trifle a week and a blowing up nearly every moment, besides being packed in a lonely damp kitchen, and no friends allowed ; you are labouring under a great mistake.

' You should treat a good servant kind, pay her a fair salary, give her a little more liberty : don't worry her spirit away. Remember that accidents often happen however careful you may be ; therefore don't be hard upon the poor servant when she breaks a cup or glass or such like ; and also think what would become of the *China and Glass Shops and many other establishments*—with the quantity of hands they employ—if no breakages occurred.

' Surely you are not so low in the world that your income is nearly swept away in consequence of, as you say in a fretful state, your careless servant's breakages. You must—in estimating your expenses—make breakages a portion of your calculation. If you were a servant how could you manage without having a mishap now and then ? Some we know are more careful than others, and so are many mistresses. Endeavour all you can to pay a maidservant as liberal as your means will admit ; treat her as friendly as possible : don't trouble yourself about the style a girl dresses so long as she dresses respectable. Surely, as she earns the money herself she should be allowed to spend it as she feels disposed ! What right have

you to make a girl dress like a charity girl? She works for her living and honestly earns every farthing she obtains. I have never had any trouble to keep a servant, because I treat them well, and through my doing so they make themselves at home and comfortable, and so feel happy.

‘ But it really is a great pleasure to find many ladies so extremely kind to their servants that if the least illness overcomes them the lady herself oftentimes becomes a nurse to the girl, and may sometimes be seen buying a most expensive bunch of grapes or a bottle or two of best port wine—so anxious is she that the girl shall recover. No matter, rain or shine, she is seen either on foot or in a cab, no other business, but endeavouring to procure something or other to assist the doctor—whom she also pays—to bring back the greatest luxury that can possibly be possessed—that is good health. (What is the good of money if you are so afflicted that you cannot enjoy what money can procure? We cannot be too thankful to God for allowing us good health!) Ladies of this description may generally be found smiling—no harsh words escape from their lips; and when a servant leaves such a mistress—perhaps to get married—she feels the parting almost as much as if she were leaving her own happy home, and fond and loving mother.

‘ Masters should not only act honest to their servants, but also to those that supply them with goods. If an error takes place in your statement of accounts, don’t take a mean advantage of it, but point it out honestly; for you must be sure

that a factor or manufacturer cannot afford to give away more than his profit.

‘I have often heard tradesmen say, “I am not going to keep accounts for other people.” But supposing you were charged with more goods than you had received; would you pay for them? Not exactly! Then how can you excuse yourself, if—when you have discovered an error—you abstain from pointing it out?

‘Do all your business transactions in a straightforward and honourable manner, so that they will bear investigation. Let an honest tradesman get in trouble he is sure to find friends, but if a rogue gets in trouble—if he has no pocket friend—I am sorry for him, as friends are too careful to part with coin and leave it to a rogue to pay back again.

‘Those who are blessed with riches more than they themselves or their families require, should never make themselves miserable: they should keep on smiling and so let their friends know that money is not their god. They should spread their money abroad: and should never mind the trouble of calling on poor people and finding out for themselves real cases of want—cases, where perhaps a few shillings might be the means of saving a poor creature from the workhouse, or a poor mother’s life in the time of Nature’s sorrow. Doctors, of course, order wine and other expensive articles; but how can many poor creatures procure such unless through the kindness of a friend?

‘All who have their tables richly spread with the good things of this life—more than they can

possibly eat or drink—should freely give of their abundance. They need not, as a rule, go far from their own dwellings to find out a genuine case of misfortune, where even the crumbs from their table, or a few tea leaves, would be thankfully received and looked upon as a great boon.

‘Doubtless there are many cases of imposition ; at the same time you should not close your pockets and allow your hearts to harden because you may have been deceived. Ask your grocer, butcher, or baker, if they are aware of any deserving cases. They are men of business and would be able to recommend you genuine ones, where your money or your loaf of bread or a little tea and sugar, or a small piece of meat, would be a great comfort and assistance. Think of the pleasure of doing a good action—think of the pleasure of relieving some poor unfortunate creature, who perhaps—though almost on the point of death—is restored to health by your timely aid ! How happy you would feel, for you would hear the “ still small voice ” saying—“ Well done, thou good and faithful servant.”

‘ In disposing of your property don’t forget the hospitals and the other institutions that are mainly supported by voluntary contributions, as they are the harbours for the diseased and the distressed on earth. Almshouses also should come in for a share of your bounty—but don’t make the terms for admission too stringent for the poor old souls !

‘ Expensive polished oak coffins ornamented with *silver plates*, or even coffins of solid gold, will not *in the least* aid or assist your poor soul to obtain *everlasting happiness*.

‘ What a sin it is to bury in the earth beautiful coffins that cost many pounds ! How far better it would be to give the amount thus wasted—or as you may say given to the worms—to provide food for some of your unfortunate and almost starved fellow-creatures.

‘ My friends, do think before it is too late : don’t make a Vanity Fair of death by fancy coffins, crimson palls, circus-like hearses, and many other useless things and ceremonies. Can you really and seriously think that you are carrying out the desire of the departed one by causing his remains to be made, as it were, a vain and public show ? No ! certainly not. If he were permitted to return to you for a few moments, he would very soon convince you of his abhorrence of such a course and of your folly and foolishness.

‘ When it pleases the Almighty to call me away from this busy world, my desire is that I shall be buried in as neat a manner as possible. I desire no show whatever. If, during my lifetime, I have made genuine friends and they have a desire to follow my remains to the grave as a last tribute of respect : let them do so, as that will be the end of my earthly journey.

‘ Worship God in all your transactions : never mind what you think you will lose by not taking advantage of an opportunity to cheat or defraud ; but always remember that there is One above who seeth all. You may try to escape, but depend upon it, you cannot escape His all-seeing and searching eye.

‘ If you have been successful in business and

intend retiring, what do you intend to do with your time? Time is too precious to trifle with. Have you thought that a visit to a poor fellow-creature at some humble cottage and leaving a shilling or two to assist the inmate, would be time well spent? Don't live for yourself alone—make up your mind to do some good—don't run tearing all over the country wasting the end of your days to no purpose; for we shall all have to render an account of our doings sooner or later. Find out a useful occupation or pastime—help a village minister in his work, or join as a director or guardian of the poor. Don't let it be said—God has prospered me and the devil shall have my money. Life is too uncertain to trifle with, therefore while we are in the land of the living, let us be faithful stewards and so be prepared to give an account to the Almighty whenever it pleases Him to call upon us to do so.

'Have you not wandered through the grounds of a cemetery and noticed the tombstones, and have you not thought that you must shortly be numbered with the dead, and that others will tread near your grave: and have you not read the names of many departed friends and thought to yourself—What a contrast! Whilst the thoughts are passing through your mind the names of some of your departed friends cause you to shed tears—you remember what kind and generous hardworking men or women they were: but alas! the names of others—although a massive tomb or lofty marble monument stands over their decayed bones—cause a *very different* feeling.

‘There can be no mistake that the simple and plain stone, with perhaps a few lines such as the following :—

“Through all affliction God great patience gave;
And laid me peaceful in the silent grave:
From whence I hope to rise;
My God to see, and dwell with Christ to all eternity.”

placed over the grave of a real good man or woman makes far greater impression on the minds of most of us than can be produced by any quantity of richly ornamented and polished marble.

‘Don’t leave a lot of money to erect a vast monument or a lofty statue over your grave: but let your actions through life be your monument on earth not only in the graveyard but in the world generally. No monument—however large, elaborate, or costly—can aid you, or raise your soul to heaven—when in the last day the Awful Trump shall sound and the chaff will be divided from the wheat. Therefore be ye ready, as ye know not when the Son of Man cometh.’”



BRIGHTON, 22nd July, 1875.

I THINK it but right to inform my readers that every precaution has been taken to prevent anything in this book from being misunderstood or taken in a contrary manner to the

Author's intention. Throughout the entire work nothing but plain and simple words have been used; it being the Author's desire that it might be read and easily understood—without reference to any other book whatever—by those persons whose education has been greatly neglected.

Should I at any future time hear that the publication of the work has been attended with beneficial results to any one, the news will afford me great pleasure; and I shall feel happy and thankful to think that I have been the means of doing some little good, as I consider that none of us are justified in withholding ideas that might be useful to our fellow creatures.

Nearly the whole of the matter contained in this book was noted down by myself, from my own thoughts—many of such thoughts having arisen from facts which have come under my own personal notice—at various times; but owing to my business occupying the greater portion of my time I was unable to present it to the public in a suitable and explicit form. I therefore consulted a friend, and he, after examining my original notes, etc., was of the same opinion as myself, namely: that the publication of the work would do a vast amount of good—not only to the young, but also to the middle-aged, and the aged. Consequently I was determined that no further time should be lost in publishing the work in its present form.

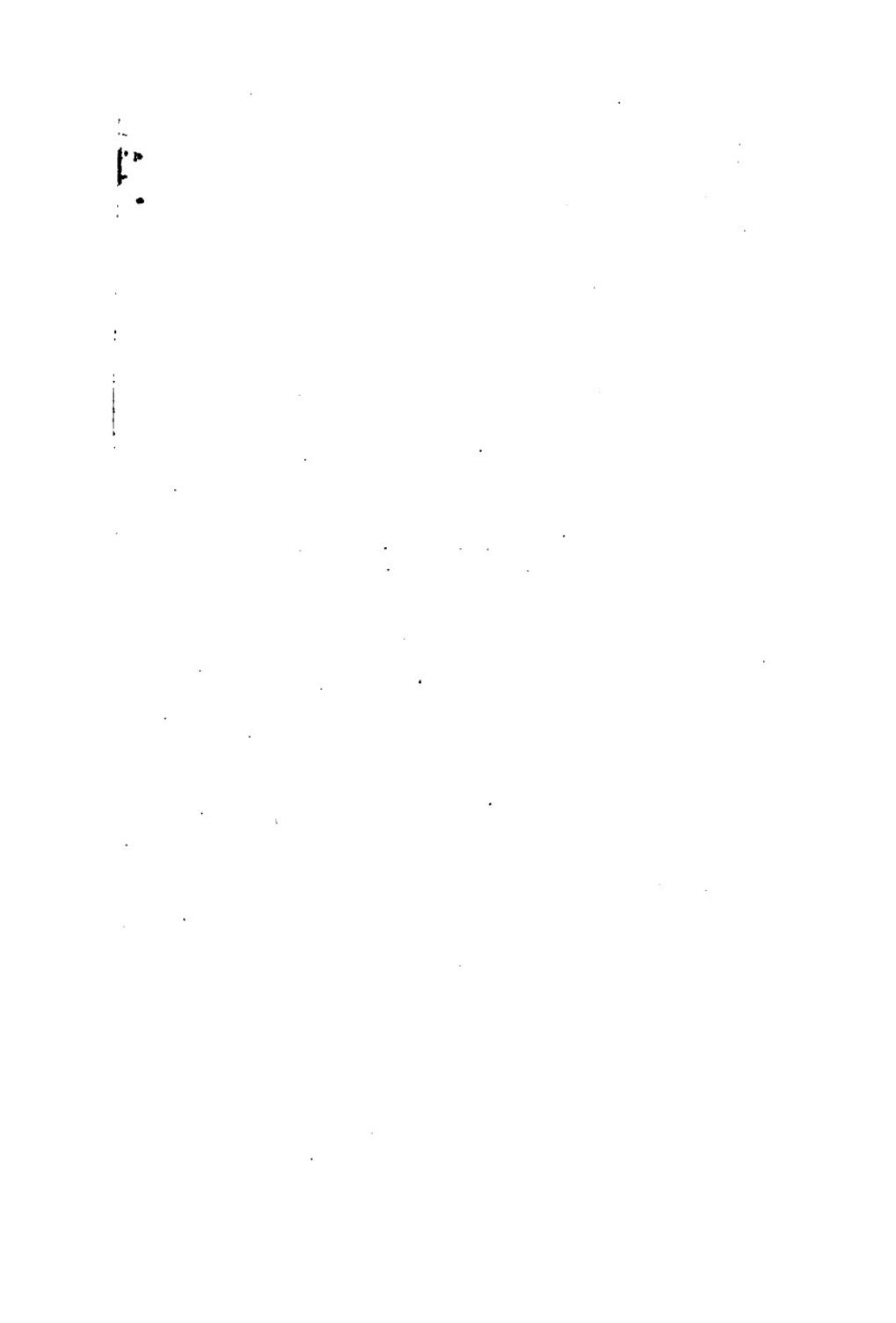
G. W.

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